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POETRY IN BUSINESS

A poet of established reputation, and an actor of recognized skill, Mr. Gschwind says that business needs the imaginative stimulus of verse

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I SHALL not beat around the bush; I shall tear it up by the roots. If poetry is to enter business, it must be sharp . . . to the point . . . vital. Once this element is observed, it stings prose with rich color; it performs a function of which unfigurative prose is incapable.

Years ago, in a class in Salesmanship and Advertising, the students and I sent a form letter to the sales managers of large corporations throughout the United States. We began it with the introductory sentence of this article. It had an electrifying effect. We received detailed replies to our questions,

with flattering compliments on the letter itself; one manager went so far as to say that it compared favorably with any other letter he had "received in the last five years."

I attribute the wording of that letter to the refined result obtained from training in poetry . . . training in compact execution of thought in original, striking, sensitized, figurative language.

This brings us to one of the real bases of poetry. I shall eliminate all others and consider it *the* base. Hudson Maxim, the scientist, fifteen years ago attempted to analyze poetry . . . to tear it apart as one would a

leaf or an animal . . . to put in under a microscope . . . tear it apart as one would a house, to determine exactly its foundation. A bold thing to do!



EDWARD ROBERT GSCHWIND

He slapped this into the faces of the poets of the world:

1. Meter was unnecessary; poetry could be poetry without it. Meter did not make poetry.

"Thirty days hath September,
April, June, and November" . . .
was good thought in perfect meter; yet it was not poetry . . . just rhythmical, rhyming thought.

2. Rhyme was unnecessary. Shakespeare wrote in blank verse, iambic pentameter, unrhymed.

3. Alliteration was unnecessary.

The base of poetry was the figure of speech. Rhyme, meter, and alliteration were the ornaments . . . the rugs and pictures to be put on the floor and walls and mantle-piece of a house after its framework had been constructed.

Judged on this basis, much apparent prose is real poetry. This definitely illustrates the reason why poetry should prove of incalculable value to the student of commerce. . . .

Strong, figurative language can only be

produced by an active imagination . . . imagination where originality of thought concept reigns supreme.

Thus we could call our creative course in poetry a course in imagination.

If we make that course include the creation of poems, we are developing keen foresight, intensive insight, and artistic appreciation of relative values about us.

And what could be more necessary to the student entering the world today than the ability to picture and foresee? The progress of civilization has been as great as man's imagination. The most visionary characters that time has produced have been those who saw a star and reached to hold it, for "nothing great was ever achieved without imagination." Every invention the world has ever known, every great leader the world has ever known, proves this. The discovery of America; the slick, steel modern buildings of a city; the life of a Wanamaker, a Rockefeller, a Ford, a Schwab, are cherished dreams fulfilled.

In the business world today, it is the man of judgment and prospicience, of tact and intrepidity, of courage and vision, who can dictate the affairs of a city; the last backed up by the other characteristics results in a blazed trail. In fact, the people of the world may be divided into two classes: the ones who foresee; the ones who do not.

The clock punchers are white mice living in a circle . . . dizzily dancing in a circle. Only in a distance can they see the spires of a city. They cannot venture from their routine, for they cannot picture the next step. They cannot feel the pulse, the urge of the city in its whirring engines, the clean, impassive strength of the tall, strong buildings. They stay within the maze of figures, satisfied to smell the smoke of the city . . . contented to be bossed and directed.

Poetry is Imagination

Now, it is here that poetry makes its bow in business. Poetry is imagination; I believe with Maxim that its base is imagery. The best of the modern poets have stripped it of meter, rhyme, alliteration; the best, however, have held to the figure. Some there are who

claim that all the above are unnecessary and imagery also; these are radicals who phrase, or line prose and call it poetry; these shall pass with the time as the style of a hat or a dress. These would put prose into "jazz" meter and call it poetry . . . without any of the elemental and inspirational qualities of the latter.

A cake without baking powder, to use a trite expression, is just as much a cake as poetry is poetry without word painting, without the figure of speech. Strip Keats' "The Eve of St. Agnes" of fanciful illusions and envisagements and it becomes mediocre and boring, despite alliteration, rhyme, story.

It is the figure which gives poetry strength: the comparison of two things totally dissimilar, the representation of a part of an object for its whole . . . colorful, sharp inference of relationship, the personification of the inanimate.

The past has proved that the metaphorical poets have been the only ones who have lived; into our common speech have crept some of their most striking phrases:

"All that glisters is not gold."

"Something is rotten in the State of Denmark."

"Spare the rod and spoil the child."

This idea of the figure need not be confined to specific lines; it may include and be fulfilled only by the entire poem. This is the case of Poe's "The Raven."

This figurative language need not be pretty, flowery, insipid, weak; it can be ugly, solid,

strong. Carl Sandburg examples this in "Chicago," vital in thought and execution; it is the poem that will carry him to posterity; literally speaking, he is non-poetical; he is forceful, but in a prosy way. He will not

stand the test of time; he and Robert Frost will be but memories while Amy Lowell in "Patterns" will be as fresh as rain . . . figurative, imaginative, pungent Lowell.

In the Samuel J. Peters Boys' High School of Commerce I give the course in poetry as a stimulus to the imagination. I have found that those students, for the greater part, who are graduated without it are earmarked with a certain prosaic, staid inflexibility; they are "cut and dried" as far as their business letters go; they reflect little personality.

I can definitely make this assertion because I have taught every course of English that the public high schools of New

Orleans offer; also I have taught English in college.

In the course in business correspondence, the last course in English the student receives before his graduation, we have two types of students: diploma and certificate. Without inquiry, it is evident in their respective writings who have had the course in poetry. You say, "There should be a big difference. One has had a full year of English more than the other."

It is not that the grammatical base is different; it is simply that the "poetry" students' letters are more sanguine, fertile, original;



GSCHWIND AS OMAR

The author, as he appeared in the title role of *The Rubaiyat of Omar Khayyam*, recently dramatized by the Poetry Society of Louisiana and presented at Beauregard Courtyard in New Orleans

there is rounded phraseology which is made possible at such an early stage only by the course in creative poetry.

This brings me to the fundamental of my way of teaching poetry: I do not instruct the student only to interpret poetry; I teach him to compose it . . . write it. Usually on the first day when I remark, "You will write poetry," there is a loud outburst of laughter as if I had suggested something inanely impossible, and a chorus of "We don't want to be sissies!"

The Author's Plan

And very simply, I unfold my plan.

I start with the figure of speech. I have them dress up old ideas in vivid language. Then I have them dress up new ideas in more vivid language. I assign several 250-word compositions in succession, developing titles that can be fulfilled only by the imagination—"The Purple Light," "Square Shadows," "The Square Circle," "The White Darkness," "Roses and Icicles," "Turquoise Smoke," "Steel Towers," which must be executed in vibrant, figurative language.

Then comes a little contest, with a book of poetry or a novel with a business background, for a prize. "See who can bring in the three most unusual figures of speech."

Then follow figurative couplet exercises in iambic pentameter and the other meters.

"Tomorrow we shall try our hand at writing a longer poem—four lines of iambic."

"May I add to 'The Purple Light,' Professor?"

Here is the result:

"I live within a purple light,
Star-studded, strewn with dreams.
I am a child of make-believe
Where love in glamour gleams."

Not bad! But I suggest that he change "love" to "life," which embraces more territory, and that the last two lines precede the first two, for three definite reasons: There is more finality, completeness, in this arrangement; "glamour gleams" will appear less forced if it precedes "dreams"—otherwise, it will appear too conscious a rhyme; "star-studded" appearing in the last line will definitely assume its proper accent.

Thus he is proud of the final arrangement:

"I am a child of make-believe,
Where life in glamour gleams;
I live within a purple light,
Star-studded, strewn with dreams. . . ."

And on and on! The rest of the work is simply a strengthening of the original foundation; the addition to bold, forceful, unusual thought, alliteration, numerical combinations of feet to line, rhyme, the sonnet. . . .

When we turn to Poe and Amy Lowell, to Shakespeare and Sara Teasdale, we see the compression of ideas, the ability to say what one desires in as few words as possible, stabbing the eyes with vivid phraseology.

While this training has been evolved, the student changes his former view of "poetry for sissies" and sees in it great pleasure and the possibility to create, the thrill of aesthetic accomplishment.

When he studies layouts and copy in the class in Advertising he realizes the price of piquancy; he sees the worth of words. If Campbell's Soups pay \$12,000 or more for a page in *The Ladies' Home Journal* for one issue, he realizes that words must be combined properly. When Camel Cigarettes flash eight words from a billboard, those eight words must be the correct eight words; each one has a sales value of over a thousand dollars.

He is anxious now to test his ability. He decides to put a perfume on the market. How should he introduce it? What shall he call it? What are the qualities he shall stress?

I lead him subtly, not consciously, to the well, and he drinks. We analyze all the perfumes on the market and come to this conclusion, bearing in mind the female of the species, that a good perfume must consider these:

1. It must not be offensive, too heavy, cloying in any sense.
2. It must not stain the most delicate fabrics.
3. It must have lasting qualities. This is the most necessary requisite of any perfume. It shall linger for a week.
4. Its container must be attractive.
5. It must be reasonable in price, though not so reasonable as to appear cheap.

After using our combined inventive powers, perfume suggests the odors of flowers in or after a rain, for odors are more refreshing then. Flowers in the rain may be easily visualized . . . we can build romantic copy, having our rain freshen the world at dusk.

Hence our title evolves before us with a bang . . . we are proud of it. We can sell it, I dare say, if we tried; and we might! It sings itself.

"Florain"! Flowers in the rain it suggests. It is soft and pleasing to the ear and elusive enough to suggest the poetry of perfume.

I could continue for hours. Thus the teaching of poetry might be called a course in imagination: I persist in calling it that. It

can be the preface, the prelude, to the business world. When a student sees the smoke of a city, he will not say, "There is smoke, plenty of it," He ponders, "That smoke is the history of man. Man is out there working. He is creating, from cotton and iron and steel, clothes for me to wear . . . implements for me to use . . . comforts for me to enjoy. That smoke is the heart of the world; back of that smoke is fire . . . the fire that gives man a reason to live. Somewhere out in that smoke I belong. Let me hasten. I shall create. I want to create. I can see taller, finer, stronger buildings than those before me.

"Let me pass, I must *forge!*"



Denver Conference Held

THE Business Education Conference of the University of Denver School of Commerce was held June 28 and 29. The purpose of the conference was to provide commercial teachers an opportunity to discuss current trends and problems with outstanding business education leaders.

The central theme was "Social and Economic Trends and Their Implication in High School Business Education." The conference was opened with a discussion of "Transitions in Business Employments." Dr. Paul S. Lomax, Professor of Education at New York University, presided, and the principal speakers included Dean George A. Warfield, of the University of Denver School of Commerce; Dr. A. D. H. Kaplan, head of the University of Denver Economics Department; Dr. William R. Odell, head of Commercial Teacher Training, Columbia University; and Earl W. Barnhart, Chief of

Commercial Education Service, United States Office of Education.

The second session, "Business Education to Meet New Vocational Trends," had as its chairman Dr. Odell. Among the speakers were Dr. Lomax; Dr. Gordon F. Cadisch, Washington State College; Lloyd L. Jones, of The Gregg Publishing Company; and C. M. Yoder, President, Whitewater State Teachers College. The conference was concluded with panel discussions.

Unstinted praise is due Professor Ernest A. Zelliot for the outstanding success of this conference. In keeping with the progressive program outlined for the University of Denver by its chancellor, Dr. Hunter, Professor Zelliot has developed a strong commercial teachers-training department and is in constant and close touch with the commercial education needs of his state. During the present school year, he will contribute to the series of articles on "Effective Pupil Guidance" now running in the B. E. W.

THE STORY OF SHORTHAND

• By JOHN ROBERT GREGG, S.C.D.

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In resuming "The Story of Shorthand," a brief summary of what has already appeared will be of interest.

In Volume 14 (1933-34) we traced the story of shorthand as it was practiced in ancient times by the Egyptians, Greeks, and Romans, and related stories illustrative of its varied uses. Then followed a narration of the prominent part shorthand played in connection with the Early Christian Church; after that its practical extinction during the Dark Ages when the art was regarded as "necromantic and diabolical"! The closing chapter of that volume was the story of the revival of the art in 1588, through the publication of Bright's "Characterie," for which he was granted a patent by Queen Elizabeth.

With last year's volume began the story of the first alphabetic systems of John Willis and Edmond Willis, 1602 and 1618. Following these were descriptions of the systems of Shelton (1626), whose system was used by Pepys in writing his famous diary, and by many of the early settlers in America. Following this was the story of the colorful Jeremiah Rich; an exhibit of the amusing arbitrary signs used by the early authors. The closing chapter of the last volume was about the relation of shorthand to religion in the period following the Reformation, when religious controversy was rampant—with a facsimile reproduction of the shorthand notes of John Wesley.

Up to this time the "human interest" element has been prominent, and only so much of the technical as would give the reader a clear idea of the gradual and scientific evolution of the art from crude beginnings. As the story proceeds into the present era, this evolutionary process will be more and more clearly defined.

Chapter XII

THE VARIED USES OF SHORTHAND IN THE SEVENTEENTH CENTURY

I

IN a previous chapter it was shown that shorthand was used to a very remarkable extent in reporting sermons in the seventeenth century and during the early part of the eighteenth century, a period of intense religious activity and controversy. It was noted that many of the early authors of shorthand systems were clergymen, and that many of the famous religious leaders made personal use of shorthand in composing hymns, in keeping their journals, and in preparing sermons, articles, and books. But, naturally enough, even in those days, anyone who was the proud possessor of a knowledge of the "winged art," as it was called, found many other uses for it than those mentioned in that chapter.

Very soon after the revival of the art in England, shorthand was used for "taking" plays and public addresses, for keeping diaries, and as a means of secret communication. It is our intention, in this chapter, to give some idea of the varied uses to which shorthand was applied by its early practitioners.

Some authorities assert that many of the mistakes and contradictions in the various folios of Shakespeare, over which Shakespearian scholars and critics have squabbled ever since his day, were due to the fact that the plays were taken down in shorthand when they were first presented. The great Shakespearian critic and commentator, Collier, cites numerous instances in confirmation of this theory, but other writers have expressed serious doubts as to there being any solid ground for this assumption. They point out that, at the time of Shakespeare's death in 1616, but two systems of shorthand were in existence, those of Bright and of John Willis. Bright's "Characterie" was wholly impracticable for reporting purposes, and the system of John Willis so clumsy that it is unlikely that anyone attained sufficient dexterity in it to record plays. This reasoning appears sound enough, but, on the other hand, it should be remembered that a much more practical system than either of those mentioned, that of Edmond Willis, was used for reporting for several years before its publication in 1618.*

The chief support for the theory that many of the mistakes in the early folios of Shakespeare's works were made by shorthand writers is found in a verse by Thomas Heywood (1570-1650), a contemporary of Shakespeare, who in his "Pleasant Dialogues and Dramas" (1637) says that his play, "Queen Elizabeth,"

Did throng the seats, the boxes and the stage
So much that some by stenography drew
A plot; put it in print; scarce one word true.

Every history of shorthand, and every article about shorthand in magazines and encyclopedias, quotes these lines of Heywood's. It is a sad commentary on human aspirations that, good poet and dramatist as Heywood was considered to be in his day, his name has been perpetuated and made known more widely through his uncomplimentary references to shorthand writers than by the dramatic works of which he was so proud.

Another quotation that is used to convey the thought that shorthand is to be blamed for errors in Shakespeare is the exclamation of Juliet: "Oh, happy dagger, this is thy sheath, there rust and let me die." As Alexander Tremaine Wright satirically remarked: "Thus 'rest' in Juliet's bosom became 'rust,' the rusting to precede the dying apparently; and 'rust' it has remained ever since." The expression in the 1603 Quarto of "Hamlet," "These are but wild and whirling words," was changed in the 1604 edition to "wild and *hurling* words."

It has been argued that the shorthand writer wrote what he thought he heard and not what he saw, as would be the case with the copyist. Still another example is to be found in "Macbeth," where Macbeth says:

* Edmond Willis, in the second edition of his system, published in 1627, said he had twenty-three years' experience in the art, and that he had found "much gain and benefit by taking sermons and speeches *verbatim*."

I have almost forgot the taste of fears:
The Time has been, my senses would have cool'd

Since in the systems of shorthand in use at that time *k* represented either *k* or *q*, the outline *k* (or *q*) *ld* suggests that the word should be *quailed*.

In fairness to the shorthand writers of that period, it should be remembered that even if they did report the plays of Shakespeare and others, not only did they have to report with a very crude form of shorthand, but they had to do it surreptitiously,* and in badly lighted theaters. There are not many skilled shorthand writers today who would have any confidence in their ability to give an absolutely accurate report of blank verse declaimed from the stage. A writer in the *Phonographic Magazine*, for June, 1903, gives this modern illustration of how the words of the immortal bard might be rendered under such conditions: "A lawyer in a western state, addressing a jury, quoted from 'Hamlet' these lines:

O, villain, villain, smiling, damned villain,
Meet it is that I set it down
That one may smile and smile and be a villain.

"These lines, which the reporter was content to copy blindly from badly written notes, were thus rendered in the transcript:

O, vile, vile, smelling damned vile,
Immediately it is thought I set it down,
A man may smell and smell and be a devil."

2

The most interesting diary ever published was that of Samuel Pepys (1632-1703), which was written in Shelton's Shorthand. In his "Life of Samuel Pepys," Lord Braybrooke says that "as Pepys availed himself of his facility in writing shorthand, he was enabled to record his most secret thoughts and to note down his memoranda with clearness and dispatch." The diary began January 1, 1659, and continued for nine years, when it was discontinued on account of failing eyesight. It gives a vivid and intimate account of the court of Charles II, the political movements and intrigues of that period, the Great Plague, and the Great Fire of London; in short, all historians acknowledge that, without Pepys' Diary, it would be impossible to write an accurate history of that very interesting period.



SAMUEL PEPYS

* Dramatic copyright was not established until 1833.

The famous diary, after lying in the Pepysian Library, Magdalene College, Cambridge, for over 120 years after its author's death, was deciphered and published at the instance of Lord Braybrooke in the year 1825. It was transcribed by John Smith, an undergraduate of St. John's College and a reporter. "He was occupied three years at his task, usually working twelve or fourteen hours a day, with frequent wakeful nights. . . . Subsequent editions were very much enlarged with new matter and notes, but the literary public was always deceived as to the actual extent and nature of the omissions." The Braybrooke family had always taken a deep interest in Magdalene College, of which they are patrons, and the third Lord Braybrooke discovered the Diary in the collection of books which Pepys bequeathed to the college library. A recent writer states that "it cost Lord Braybrooke three years of labor, working fourteen hours a day, to transcribe the Diary." Here we have an example—in modern times—of the master's getting credit for the work of the shorthand writer, just as Cicero was formerly credited with the invention of the shorthand system used in reporting the Roman Senate, instead of his secretary, Marcus Tullius Tiro.

That Pepys was a skillful shorthand writer is sufficiently evident from the neat and fluent manner in which the notes of the Diary are written, but there is other evidence of this in the Diary itself, for he records that, in October, 1680, he attended the King for ten days at Newmarket, on which occasion "he took down in shorthand from the King's own mouth" the narrative (since frequently published) of Charles's escape after the battle of Worcester.

As there has been a good deal of speculation and controversy about the pronunciation of Pepys' name, the following verses will be of interest:

PEPS, PEEPS, PEPYS

There are people—I'm told some say there are heaps—
Who speak of the talkative Samuel as Peeps;
And some so precise and pedantic their step is,
Who call the delightful old diarist Pepys;
But those I think right, and I follow their steps,
Ever mention the garrulous gossip as Peps.

—*Ashby Sterry*

QUEPYS ON PEPYS

(A London paper announces that the proper pronunciation of Pepys is discovered to be "Pips.")

Let us rejoice when now we read
The works of Samuel Pepys,
That his odd name no longer need
To tremble on our lepy's.

Henceforth we shall not blunder through
The honored name of Pepys,
But speak the words as one does who
Through graceful measures trepys.

Time was, we may as well confess,
When just the sight of Pepys
In print would fill us with distress
And make us think of skepys.

It is not "Peps," nor "Pepys"—no,
The proper way is "Pepys."
Let us pronounce it always so
And never lose our grepys.

—W. D. Nesbit, in *Life*

(To be continued)

OUR SISTER COMMERCIAL EDUCATION MAGAZINES ABROAD

FOUR years ago, in September, 1931, the first number of our sister magazine, *The Gregg Teacher*, made its appearance in response to a demand for a similar publication serving commercial education in Great Britain and Ireland. It is published at the editorial office of the Gregg Publishing Company, Ltd., Gregg House, Russell Square, London.

That *The Gregg Teacher* has more than fulfilled its object is amply proved by its steadily increasing circulation and by the many expressions of appreciation received from its readers. It is with much pleasure, therefore, that we announce the appearance this month of our sister magazine in a new and enlarged form, its contents supplemented by the addition of special features, and with a most attractive cover design.

From its inception, *The Gregg Teacher* has been supplied free of charge to any accredited commercial teacher. Its enlargement compels the withdrawal of that privilege. Henceforward, it will be supplied at an annual subscription of two shillings, six pence, post free (65c). Our very best wishes for its continued success!

The Gregg Writer also has its counterpart abroad in *The Gregg Magazine*. The September issue includes among its new and attractive features "The Story of Transport,"

an authoritative survey of a most important aspect of commercial progress; "The Why and the Way," a simple introduction to the study of economics; "The World This Month," a brief survey of some of the chief current international events; "The Story of Shorthand," a continuation of Dr. Gregg's outline of shorthand history, which is also running in *THE BUSINESS EDUCATION WORLD*; and "Adventures in Commerce," stories of great modern commercial undertakings and individual successes in the world of business.

HAVE you ordered your bound volume of last year's B. E. W.? We have only 300 volumes left. This volume, number 15, contains nearly 1,000 pages chock full of pedagogical articles and valuable information regarding all branches of commercial education.

The volume is bound in a rich red vellum de luxe cloth binding with title stamped in art gold on the front cover and backbone. A most attractive volume for your own professional library as well as your departmental and general school library.

Volume 15 sells for \$2 net, postage prepaid. Send your order to the *BUSINESS EDUCATION WORLD*, 270 Madison Avenue, New York City.

TAKE A BOW, TEXAS!

WE always expect big things from the big state of Texas, but the attractive quintet of girls shown above added to the state's reputation for speedy typists when, at the annual state typing contest held in May 1935, under the auspices of The University Interscholastic League, they typed at a combined average speed of 76.3 net words a minute. They won the first five places in the contest for first-year typing students.

With a net speed of 83.81 words a minute, Miss Adams closely approached the state record of 84.67 net words. A bow for Miss Adams and her splendid teacher, Miss O. D. Thompson.

Miss Benicke and her teacher, J. P. Powell, win our applause with a high second place speed of 81.72 net words. Imagine taking only second place with that speed!

In recent years, several speed typists have come from the high school at Abilene, Texas. When R. G. Cole went from that school to a position at the University of Texas, last year, a worthy successor was found in Miss Ludee Mae Harrison, who taught Miss Graham. The latter's net speed of 74.48 net words carries on the Abilene tradition with flying colors.

Miss Duda's fourth-place mark of 73.05 net words would have been first in all previous Texas annual state typing contests with the exception of one or two. She doubtless gives much credit to her teacher, Miss Manette Wilson, for this gratifying accomplishment.

And fifth, but still with a high speed, was Miss Mary Lee Sims, who wrote 68.52 net words. Miss Velma Oxford, her teacher, can feel that this fifth place speed would probably have won many other 1935 high school contests, for first-year typists.

The splendid accomplishment of these winners of the first five places—typing at a combined average of 76.3 net words a minute—is a feat that we are glad to recognize. Congratulations to these record makers and their teachers!

—H. M. B.



VELMA ADAMS
Senior High School
Amarillo, Texas



LILLYBUD BENICKE
Senior High School
Brownwood, Texas



DAVIDA GRAHAM
Senior High School
Abilene, Texas



INEZ DUDA
Senior High School
Corsicana, Texas



MARY LEE SIMS
Senior High School
Robstown, Texas

THE OTHER SIDE OF THE FENCE

Some interesting stories of people who looked over the fence—disliked what they saw—and then took some definite action

● DUMONT BEERBOWER

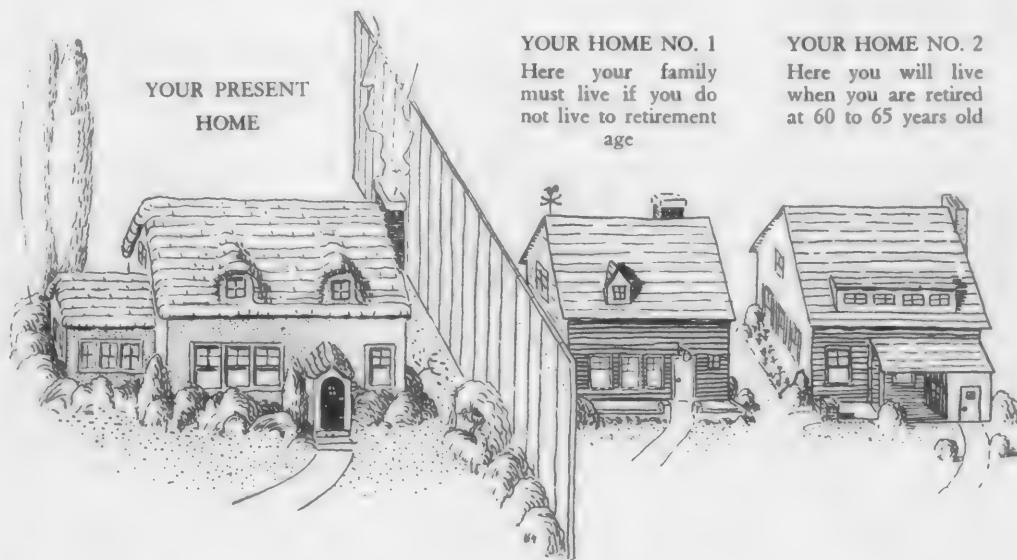
New York, N. Y.

EVERY person who is living today on an income which comes as a result of his own efforts or through the efforts of some one on whom he or she is dependent is living in what we may describe as the home which lies on the "near" side of the high board fence. In this Present Home we are living now in comparative peace and security. It is the scene of our daily activities. We go out from here daily to seek our living—at night we return to seek rest—we go to the movies—we entertain our friends—we take our vacations in the summer—and perhaps shovel coal in the winter. This home means life to us. This Present Home is the earthly possession dearest to our hearts and our main concern is to keep it running smoothly. So we are oblivious for the most part to what goes on outside the circle of

activities embraced in what we call our Present Home.

But on the other side of this high board fence are two other homes which also belong to the owner of the home I have pictured. Neither one is occupied now—in fact the owner probably doesn't know he owns them. But sooner or later one of these homes will be occupied, and it must be lived in whether he likes it or not.

So, let us climb up together to the top of this high board fence of *obliviousness-to-the-future* and see what these other two homes look like. Home No. 2 "on the other side of the fence" is the place in which the owner is going to live when he reaches the age of 60 or 65 and is no longer able or no longer wishes to continue his daily work which in the past has brought in the income to sup-



YOUR PRESENT
HOME

YOUR HOME NO. 1

Here your family
must live if you do
not live to retirement
age

YOUR HOME NO. 2

Here you will live
when you are retired
at 60 to 65 years old

port his Present Home. We have labeled it Home No. 2 because a hundred years of vital statistics show that the chances are about 2 to 1 that a person now 30 to 45 years old will live long enough to have to move into this home.

One of the greatest social problems today is the security of this Home No. 2, the home



DUMONT BEERBOWER

to which the aged owner will ultimately retire. Most Americans are sitting right with us today upon the board fence looking at this Home No. 2. The daily newspapers and the radio are full of plans of various kinds concerned with the problem of caring for those who are 60 or 65 years old. Right now, according to the American Association of Social Security, there are about seven and one-half million Americans who are 65 or over. One-half of these people are dependent on charity, government relief or relatives. The Home No. 2 which they have *had* to move into and which they are vainly struggling to live in is a poor, seedy, shabby thing. Oftentimes it is a top floor, hall bedroom in the home of some overburdened relative. It may be the county poor house or even a railroad box car. And, witnessing the distress of these folks, the American people have definitely determined that this condition

must be eliminated for all of us in this generation and for future generations.

A Difficult Struggle

In Home No. 1 on the other side of the high board fence there is the large group of widows and children, of invalids of relatives, of younger brothers and sisters who are struggling to live. The bread-winner of the family has gone. The family he has left behind has been forced, through lack of his steady income, to move from the once fine home they occupied to the down-at-the-heel house on the other side of the fence. The number of these people who are now living in want because of the loss of the bread-winner cannot be estimated. But we can be sure that very many of them are on the relief rolls, and are, therefore, a burden on all of us who have any earning capacity whatever. And we can be sure they are very unhappy.

Since the time we started working most of us have been thinking seriously about the problem of taking care of our own old age if we live, and of our dependents if we don't live. Up to 1929, we all had great hopes that money set aside and put into stocks and bonds and real estate and other forms of savings would provide the necessary security against the day when our income would stop either through death or our incapacity to work. But the stock market crash came and during the period covered by the past four years we have reviewed many times, with bitter tears, the powerlessness of those forms of security and most of us have realized that our hopes were apparently not based on sound reasoning; otherwise these catastrophes could not have happened.

It is futile to blame the capitalistic system, or the government, or to vent our wrath on some industrial firm in whose securities we placed our hopes.

Fortunately, most of us have used another means of establishing financial security for our families and our old age. We have bought life insurance, under pressure many times, from the aggressive emissaries of the life insurance companies. And we are now rejoicing in those purchases, because we have found in our life insurance contracts a very

tangible proof of the guarantees which these great social institutions give to those who entrust their savings to them. The money they said they would pay to us or to our families has, for a 100 year span, been planked down "cash on the barrel head" when it was requested.

The stability of our life insurance structure during these last four years of stress has been a wonderful backlog to bolster our hope of financial security for the future. In 1934 the life insurance companies of the United States paid out nearly three billions of dollars to owners of life insurance and their beneficiaries. In most instances these payments came at a critical time, when money was needed and needed badly. This vast sum has filtered into every community and probably into nearly every family in our country.

The confidence of the American public in life insurance companies is proved by the fact that the insurance in force on January 1 of this year was approximately one hundred billion dollars. It is hard for you or me to conceive of one hundred billion dollars except that it is a huge sum. It may help you to know that we Americans are insured for more than twice the total national annual income of forty-five billions—and for three times the present national debt of some thirty billions.

Safe and Sure Way

And so, in the service provided by life insurance and annuities, we have found one safe and sure way to guarantee the security of these two homes which lie on the other side of the high board fence. We are resolved now to plan more intelligently than we ever did before so that we can know that these two structures will surely be habitable. We have put this resolution into action in 1934, in spite of reduced incomes, by buying ten per cent more life insurance than we did in 1933.

Now the question is, how can I plan more intelligently for my two Homes—the one for my own old age, and the other for my family? And do this on my present income?

To answer this question in a practical way

we will describe a number of actual plans that are now in operation. There are people in the educational field who have had the courage to climb over the high board fence, to look at these two Homes they own and then to rebuild their structures into decent, respectable habitations.

A Case in Point

Mrs. Jones is 30 years old, a widow; she teaches in the public school of an eastern city at a salary of \$1,800. She and her son, Frank, who is eight years old, live with a younger unmarried sister who is working. We find her with a \$3,000 insurance policy which she bought to protect her son Frank, and also to give her a cash Endowment of \$3,000 when she is 45 years old. It takes \$10 a month to pay the premiums and that often seems to be quite a burden.

She felt reasonably secure because \$3,000 for a son eight years old seemed like a lot of money. And to see \$3,000 cash coming in at 45 meant the joy of a long hoped for trip to Europe that might cost \$500 and then she would have \$2,500 for her later years.

But, being an open-minded person, she listened carefully when a well-trained insurance counselor analyzed her situation. He first pictured for her Home No. 1, into which her son and her sister might have to move, as a very poor structure. Her insurance was made payable to her estate because her son was too young to handle money and her sister might be married. Her adviser pointed out that if she were to die, the money would be held for weeks until the court appointed a legal executor for her estate. And then all expenses of her demise must be paid first—\$1,000 might cover the doctor, nurse and burial expenses; \$200 for lawyer and court fees, leaving only \$1,800 in cash. With the best possible figuring the sister and her son needed \$125 a month for living expenses in her present home. So apparently the whole fund would be gone in 14 months, leaving her boy and her sister stranded.

The insurance adviser then asked her to let him bring to her a revised plan to meet this problem. A few days later he returned with a practical solution. Her \$3,000 Endow-

ment policy was exchanged with no monetary sacrifice for a policy that provided \$80 a month for 10 years paid directly to her son, with her sister named as trustee. This would mean that Frank would be taken care of (even if his Mother should die immediately) until he was 18 and through high school. Another policy would pay her sister \$1,000 cash to cover her final expenses and also \$1,000 as an emergency fund to be held in trust for Frank until his 18th birthday unless it was needed for sickness or other emergency. To be sure this cost her \$1.00 a week, but Mrs. Jones found that she could put aside 15c a day out of her daily expenses and thus have the \$52 needed to pay the annual premium. Her total premiums now were \$172 a year, a little less than ten per cent of her salary and quite in line with proper budgeting. Thus, with intelligent planning, Mrs. Jones rebuilt her Home No. 1 into a livable structure for her boy.

But Home No. 2 was also considered. Her school pension plan was estimated to give her about \$50 a month for life after 60. That seemed small and she was delighted to learn that the insurance she took for Home No. 1 would also give her, as an annuity, about \$25 a month life income at 60. So now Home No. 2 could be made livable with \$75 a month guaranteed for life. She can now look forward with assurance "When Tomorrow Comes," to a peaceful, quiet and secure old age. And in this security she continues her work, planning that as years go on and her income increases she will increase her savings to build Home No. 2 into a finer and larger structure using the Annuity principle of life insurance.

Contrast Mrs. Jones's new condition with that of Mary Dorrington described in the following editorial from the New York World-Telegram of December 26, 1934, the day after Christmas.

A Study in Contrasts

"Mary Dorrington, two years short of four score, was sent to the Workhouse for three months by Special Sessions on Monday for obtaining an old age pension in 1931, though it was alleged she withdrew \$6,473 from savings banks soon after the pension was granted.

She refused, after two adjournments, to reveal the whereabouts of that sum and make restitution of the \$979 in pension money paid her, and sentence was imposed.

Law is law and must be enforced. Yet it is easy to understand the fear in the heart of an aged woman who had saved a few thousand dollars during long years as a trained nurse—the fear of using up that money before she had used up the sum total of her years on earth."

An Avoidable Tragedy

Had Mary Dorrington known what you, as a reader of this article, have just learned, she would have walked into the offices of some large insurance company with her savings and sought advice. She would have discovered that her \$6,473 would buy an income of \$65 per month guaranteed for her lifetime. There would have been no need for her to go to jail as a penalty for trying to obtain a New York State old age pension of \$30 a month under false pretenses.

(To be concluded)

READ ABOUT "POP" KIMBALL'S VALUABLE GIFT
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COLLEGE-TRAINED SECRETARIES

The increasing complexities of modern business make the college-trained secretary a desirable asset, and employers are outgrowing those early prejudices against formal education of this type

• BENJAMIN R. HAYNES, Ph.D.

Associate Professor of Commerce and Education,
University of Southern California,
Los Angeles

THE time has passed when practically all university students are preparing for the professions of teaching, ministry, law, medicine, and engineering. Business now attracts more college men than does any other field work;¹ a large number of women graduates also enter the field of business. According to Bossard and Dewhurst, "Probably well over half of all the graduates from American colleges and universities eventually enter this field."²

Professionalization of business. That business is rapidly becoming a profession is realized by leaders in the field today. Calkins, in his book, *Business the Civilizer*, speaks of the professional status of business and the opportunities for service in the field:

Business is today *the* profession. It offers something of the glory that in the past was given to the crusader, the soldier, the courtier, the explorer, and sometimes to the martyr—the test of wits, of brain, of quick thinking, the spirit of adventure, and especially the glory of personal achievement. . . .³ Obviously, positions of responsibility in the profession of business, which include the majority of secretarial positions, require professional training. "Collegiate education for business has developed in response to a demand arising from a definite need. . . ."⁴

University training for business has "come of age."⁵ The Wharton School of Finance

and Commerce, University of Pennsylvania, was organized more than fifty years ago. Warfield said, in speaking of the School of Commerce, Accounts, and Finance, University of Denver, that: "Even a comparatively young institution, like our own, has already had 23 years of experimenting with the big problem of fitting a college program to modern business needs."⁶

The secretarial-training curriculum in institutions of higher learning has been a more recent development, but one which is now well established and is becoming increasingly popular. In the past, private secretaries, although not prepared through collegiate courses in secretarial training, have frequently been recruited from the ranks of college-trained men and women. Now, many colleges and universities are offering the prospective secretary, in addition to broad cultural background, well-planned courses in secretarial training, designed especially to fit him for a position of responsibility in business pursuits.

Extent of college and university offerings in secretarial-training. That courses in secretarial training have become an integral part of the program of studies at many colleges and universities is shown by data gathered by J. O. Malott and published in *Collegiate Courses in Secretarial Science*.⁷ All institutions listed in the *Educational Directory* of the Office of Education for 1933 were canvassed.

¹ G. A. Warfield, "Surveys of Schools of Business," *The Journal of Business*, 4:78, No. 3, Part 2, July, 1931.

² *Loc. cit.*

³ J. O. Malott, *Collegiate Courses in Secretarial Science* (United States Department of the Interior, Office of Education Circular No. 102, Washington, D. C.: Government Printing Office, June, 1933), 11 pp.

⁴ *Loc. cit.*

⁵ *Loc. cit.*

⁶ *Loc. cit.*

⁷ *Loc. cit.*

¹ James H. S. Bossard and J. Frederic Dewhurst, *University Education for Business*. (Philadelphia, University of Pennsylvania Press, 1931), p. 26.

² *Loc. cit.*

³ Earnest Elmo Calkins, *Business the Civilizer* (New York: Little, Brown and Company, 1928), p. 232.

⁴ Emory R. Johnson, "The Aims and Purposes of Collegiate Schools of Business and the Character, Scope, and Organization of the Curriculum to Accomplish these Purposes," *The Journal of Business*, 5:17-29, No. 4, Part 3, October, 1932.

Tabulation and summarization of data revealed that 849 courses in secretarial science were offered by 232 colleges and universities, and that 386 members of the instructional staffs were assigned to these courses. For the 148 institutions reporting their enrollments, there were 15,592 students, including duplicates, enrolled in secretarial courses; these institutions reported that 1,904 students were majoring in secretarial science. Although the majority of the institutions offering work in secretarial science give only one or two courses, ninety-two colleges and universities offer curricula in secretarial science in which students may major.⁸

These data indicate that preparation for secretarial work is being provided by a considerable number of institutions of higher learning. An increasing amount of attention is being devoted to training in the secretarial field, and research studies have been made which can serve as a basis for effective curriculum construction.

Demand by employers for better-trained men and women. The increasing complexity of business and the need for maximum efficiency have resulted in a demand by employers for better-trained men and women. This demand has been particularly insistent in the secretarial field, since secretaries in the large business organizations of today have many, varied, and frequently weighty responsibilities.

The change of the employer's attitude towards formal education is pointed out by Senator Arthur Capper in the following quotation:

... Time was when the average business man, who had succeeded without much schooling, was contemptuous of formal education. He preferred for his employ the boy who left school early and who would thus grow up with the business learning it from day to day.

Business has grown more complicated however. Knowledge of the details of one small line of industry is not enough. Today at least nine business men out of ten want as their employees young people with as much education as possible.

Why have we business men changed our

⁸ *Ibid.*, p. 1.

attitude? Simply because of results, because of experience. We have found that the well-trained young man or woman needs only a few years to overtake and pass the young man or woman who started in business without education. We have found that in recent years most of the people who have succeeded to a large degree are people who had good school training and plenty of it.⁹

That collegiate training for business is especially valued by employers is shown in the following statement by Colonel R. I. Rees, Assistant Vice-President, American Telephone and Telegraph Company:

Now I detect, I am sure, throughout business and industry, an increasing demand for men with the character of training that you collegiate schools of business are giving to your students. . . .¹⁰

The demand is constantly becoming more general and more insistent that secretaries in responsible positions have both general and specialized education beyond high school.

Need for higher education arising from actual duties and traits required of secretaries. Two studies¹¹ which have been made of the duties and traits of secretaries show that the need for higher education arises from the very nature of the secretarial position itself—from the actual duties and traits required in the carrying on of secretarial work.

In the study completed by Charters and Whitley in 1924, it was discovered that those questioned expressed in many cases desire for more general education. One of the items, in the questionnaire used, concerned deficiencies recognized by the respondents in their own preparation. Of one hundred seven replies received, fifty-five reported deficiencies in English, particularly in general training; forty-nine felt deficiency in general secretarial work, forty in accounting and statistics, thirty-six in general education, twenty-four in personality, twenty-three in languages, and

⁹ Arthur Capper, "Why Business Needs Education," *School Life*, 18:108, February, 1933.

¹⁰ R. I. Rees, "What Business Expects of Graduates of Schools of Business," *The Journal of Business*, 3:32-38, No. 4, Part 2, October, 1930.

¹¹ Frederick G. Nichols, *The Personal Secretary* (Harvard Studies in Education, Vol. 23. Cambridge, Massachusetts: Harvard University Press, 1934), 105 pp.

W. W. Charters and Isadore B. Whitley, *Analysis of Secretarial Duties and Traits* (Baltimore: Williams and Wilkins, 1924), 186 pp.

thirteen in law.¹² The importance of thorough training in English was also emphasized by participants in an investigation conducted by Warfield at the University of Denver:

All seem to agree that a thorough training in English is most important. Graduates, looking back, particularly emphasize English from the first year to the last. . . . Not only commercial English is needed, such as business letter writing, copy writing for advertising, report writing, and even journalism, but grammar, also, and syntax and literature. Students should acquire accuracy, clarity, force, elegance, and that indefinable thing called style. An appreciation of the finer things contained in our great literature can only be acquired by actually reading and enjoying it.¹³

In a recent study by Nichols, attention is confined to the personal or private secretary. Examination of the list of twelve duties which, according to the combined judgment of secretaries and employers, were of leading importance, shows that the personal secretary needs to have broad and thorough training. These duties are: (1) to take dictation, (2) transcribe shorthand notes, (3) handle callers, (4) write original letters, (5) organize facts, (6) answer letters, (7) organize office routine, (8) note information on letters, (9) handle incoming mail, (10) read and release letters for mailing, (11) organize files, and (12) take care of personal accounts.¹⁴

The list of traits listed by secretaries and employers as of primary importance also show the value to a secretary of a general education. They are: (1) intelligence, (2) accuracy, (3) personality, (4) judgment, (5) efficiency, (6) loyalty, (7) adaptability, and (8) executive ability. The first six listed were considered of primary importance by both secretaries and employers, while the last two were listed as of secondary importance by employers.¹⁵

Of the tentative conclusions offered by Nichols from his study of the educational background of personal secretaries, one constitutes a strong recommendation for higher

education for secretaries: "In the secretarial field, as in most other fields of business, it is possible, though much more difficult, to reach a secretarial status without full or partial college education."¹⁶

Opportunities for advancement. For the college-trained man or woman, the position of secretary is often a stepping stone towards an executive position. Heilman lists three important factors in the equipment of a good business executive: (1) ability to use or to understand the use of certain tools and techniques, (2) a definite informational background, and (3) certain personality qualities. The college-trained secretary is, of course, well prepared in respect to the first two factors. Promotion to an executive position hinges then on the personality qualities, which Heilman lists as: (1) Judgment, (2) delight in accomplishment, (3) ingenuity, (4) self-trust in competition, (5) adaptability, (6) sense of responsibility, and (7) ethical sense.¹⁷

The fact that college-trained men and women are expected to advance to positions of leadership is brought out by Colonel Rees:

But, gentlemen, we in industry who are employing college men are not employing them for the job that is available for them today. We are employing men specifically for a period ten and fifteen years after they have come to us as graduates. In our conscious selection of college men, we are employing them for leadership. We expect to be able to train them for leadership in ten to fifteen years. . . .¹⁸

Present demand for college-trained secretaries. The census figures for 1930, as compared with those for 1920, show a slight decrease in the percentage of business workers engaged in stenographic and typewriting work (8.6 per cent, as compared with 9.0 per cent).¹⁹ Since the proportion of these workers has remained about the same or even decreased slightly, the prospective secretary
(Continued on page 84)

¹² *Ibid.*, p. 71.

¹³ Ralph E. Heilman, "Personal Qualities Requisite for Success in Business and the Role of the School of Business in their Development," *The Journal of Business*, 4:11-22, No. 3, Part 2, July, 1931.

¹⁴ R. I. Rees, *op. cit.*, p. 34.

¹⁵ Herbert A. Tonne, "Changes in Business Occupations," *Journal of Business Education*, January, 1933.

¹⁶ W. W. Charters and Isadore B. Whitley, *op. cit.*, pp. 43-45.

¹⁷ C. A. Warfield, *op. cit.*, p. 84.

¹⁸ Frederick G. Nichols, *op. cit.*, pp. 9, 13, 64.

¹⁹ *Ibid.*, p. 41.

A SUPER SERIES ON TYPING

BEGINNING with the October issue, THE BUSINESS EDUCATION WORLD will publish a series of articles on the teaching of typewriting. This will be a superseries for 1935-1936.

There is an insistent demand for an authoritative discussion of the major phases of the teaching of typing—a discussion that would not be tied up in any way to a specific text. There is enough common ground, both in content and methodology, upon which all typing teachers and administrators can stand regardless of the specific text which may be in use in a school.

The B. E. W. last spring extended an invitation to participate in this series to the following authors of typewriting tests and other specialists in this subject:

Jane E. Clem, Head of Typing Department, State Teachers College, Whitewater, Wis., author of "The Technique of Teaching Typewriting" (The Gregg Publishing Company).

Dr. Edward H. Eldridge, Director, School of Secretarial Studies, Simmons College, Boston; co-author of "The New Expert Typewriting" (American Book Company).

John L. Fiedler, Chairman, Department of Secretarial Studies, Bushwick High School, Brooklyn, N. Y.

William R. Foster, East High School, Rochester, N. Y.

D. D. Lessenberry, Director of Commercial Teacher Training, University of Pittsburgh; co-author of "20th Century Typewriting" (Southwestern Publishing Company).

Lola Maclean, Detroit Commercial College, Detroit; co-author of "Walton-Maclean Typewriting Procedure and Practice" (Walton Publishing Company).

Dr. Charles G. Reigner, President, The H. M. Rowe Company, Baltimore; co-author of "Rowe Typing" (The H. M. Rowe Company).

Helen Reynolds, Associate Professor of Commercial Education, Ohio University,

Athens; co-author of "Problems of Teaching Typewriting" (Prentice-Hall, Inc.).

Harold H. Smith, The Gregg Publishing Company, New York City; co-author "Gregg Typing" (The Gregg Publishing Company).

Esta Ross Stuart, Teachers College, Columbia University; author of "Stuart Typing" (D. C. Heath and Company).

R. F. Webb, Department of Business Education, State Teachers College, Indiana, Pa.; author of "Simplified Touch Typewriting" (Prentice-Hall, Inc.).

We are unable at the moment to announce the assignment of specific titles to each of these writers, but the series will be a related one and will follow rather closely these topics:

1. Planning the typing lesson.
2. Selecting typing material.
3. Wise use of typing drills.
4. Measuring typing skill.
5. Motivating the typist.
6. Diagnosing typing errors.
7. Remedying typing errors.
8. Teaching transcribing.
9. Grading typing skill.

Each month throughout the entire series Mr. Foster will act as official commentator, and you may be assured that any of the statements of the various authors which survive the acid test of his scholarly and critical analysis may be safely assumed to be absolutely dependable.

We have before us now a specimen of Mr. Foster's comments in connection with a preliminary suggestion about the series. He says that if one of the authors will "show how Gestalt psychology has riddled Thorndike's ideas as to the value of repetition (And what is it that is being repeated—the stimulus or the response?), then blaze it forth in all caps. We've had too much 'push-button' work—some call it teaching. But I am not writing the paper!"

You will be doing your typing-teacher friends a real favor by calling this superseries to their attention.

EFFECTIVE PUPIL GUIDANCE

How a study of commercial geography contributes to one's ability to cope with the economic world is told by Miss Thralls in this, the fifth of a series

• ZOE A. THRALLS

Assistant Professor of Geography,
University of Pittsburgh, Pittsburgh, Pa.

BEFORE a teacher of a special subject can utilize the subject matter of his courses directly or indirectly in vocational guidance, he must either accept or formulate a definition of education that is in harmony with modern conditions. He must also be able to see how his subject contributes to that goal in order to select, evaluate, organize, and use the materials which may be of value in assisting the pupil to gain the understandings and the power necessary to direct his own vocational interests intelligently. Dr. Bowman's definition probably fits modern conditions better than any other: "Whether we are striving to understand realities or working toward the realization of ideals, we need power. The question of education is not merely one of gaining interesting information; it is also the acquisition of more power per individual—power to absorb knowledge, to see problems more clearly, to think rationally, to frame feasible plans, to use and guide or co-operate with other men for purposes larger than the individual. Education is an organized way of understanding the sources and manifestations of power and to some degree the control of power in the world and in ourselves."¹

It has been said that the "outstanding responsibility carried by geography in secondary education is to give a working knowledge of the commercial world." Such knowledge is gained in the development of the commercial geography units wherein the student comes to know something of the great zones of production, the trade routes of the world, and the industrialized areas. He

learns where they are, how they are adjusted to the environment and how they are interwoven with other elements of the social and political fabric and with national and international problems. Consequently, today commercial geography is definitely recognized as a necessary part of the educational preparation of any person who is to deal with production, buying, selling, exporting, importing, credit, banking or accounting. Almost every vocation comes under one of those big groups and many vocations touch several of the groups. The units in a course may deal with the leading products of the farm, the forest, the mine; they may be organized on the basis of large industries, such as the Petroleum Industry, or they may be organized on the original basis, such as "Western Europe and Its Place in Commerce." No matter which type of organization is used, the result should give the students a realization that people all over the world are engaged in the same jobs as they themselves are and are meeting the same problems, modified and colored by environment by fundamentally the same. Another result should be an understanding of the dangerously close interrelations of the whole. A stenographer in the office of a steel company may be oblivious of the fact that a trade agreement between India and Japan has anything at all to do with her job, yet within six months she may be without a job just because of that incident. Japan has been one of our three most important buyers of raw cotton, in 1931 taking 25.5 per cent of our export. But in the trade agreement with India, Japan agreed to increase her purchases of raw cotton from India, and India in turn was to buy cotton cloth from Japan. This not only reduced

¹ Bowman, Isaih, *Geography and the Social Sciences*, p. 6.

our export of raw cotton to Japan, but also to England because the expansion of Japan's textile exports cuts directly into English markets. Half of the cotton produced in the



ZOE A. THRALLS

South must find a foreign market. The reduced foreign market means low prices for the chief money crop of the South. Low-priced cotton means less buying power, less construction, fewer roads built in the South. What has that to do with a stenographer in the office of the steel company? That steel company sells steel to automobile factories, to agricultural implement factories, to construction companies for bridges, roads, buildings. Perhaps the year's balance sheet shows a decline of only two or three per cent in sales volume, but that may mean the difference between profit and loss, the cutting down a little more here and there of the number of employees, and it means everything to the little stenographer hunting another job. Similar instances might be cited from numerous industries, such as our huge rubber industry involving approximately 150,000 workers directly. Natural conditions, as well as social, political and economic conditions in any region, reverberate around the world before their good or bad effects have finally spent themselves. The need of even simple, elementary geographic understand-

ings in commerce and industry today is so evident that further discussion is unnecessary.²

The commercial geography teacher who not only has a command of his subject matter but who has also considered the vocational implications of that subject matter, has a greater opportunity than any other teacher to disseminate vocational information and to arouse vocational interests. But in order to do this the teacher must so develop the instructional units that the possibilities of numerous vocations in the various industries and commercial regions may be called to the students' attention spontaneously and naturally in the course of the class discussion. Frequently this means considerable research on the teacher's part as it is surprising how little the average teacher as well as the high school student knows concerning vocations outside of his own social group. The teacher so often thinks only in the terms of his own vocation. For an illustration, consider the huge petroleum industry of the United States. Generally a consideration of it stops with locating the producing areas, noting the refining centers, the pipelines, the exporting and importing areas, and a discussion of the value of petroleum in modern industry. In discussing the producing region there is an opportunity to touch on the work of the people—the knowledge and abilities of those engaged in the exploratory and producing end of the industry; then in the refining branch—what are the opportunities in that field; the distributing phase of the industry takes in other vocations, involving other types of knowledge and skill; the exporting phase is still different in what it offers vocationally, especially as the oil companies of America are world-wide in their interests and closely tied to the great English and Dutch companies. The value of directing the students' attention to these points lies in the fact that few high school students realize that, for example, merely knowing how to take dictation

² Numerous illustrations may be found in the following: Williams, Frank E., "Uses of Geography as Exemplified in Commerce and Industry," *32nd Yearbook National Society for the Study of Education*, pp. 57-61.

Strong, H., "The Place of Geography in the Activities of the Government," *32nd Yearbook National Society for the Study of Education*, pp. 63-69.

Eastman, R. O., *Marketing Geography*, Alexander Hamilton Institute, N.Y.

and to type may not be the important factor in securing a position. Two years ago a young woman with only fair attainment in stenography was offered a good position by a large oil company immediately upon graduation. Why? Because for her science course she had taken geology. The office manager said that some knowledge of geology was almost essential for most of their office employees; otherwise the vocabulary of the letters, reports, etc., was almost unintelligible to them and innumerable, sometimes serious, mistakes were made. Furthermore, there are other types of office work open to students with a background of geology and geography, such as putting into shape field reports, recording field data on maps, and organizing other data for future reference in making decisions concerning development work.

What is said of the petroleum industry is true of most of our other industries. A certain background and vocabulary is needed in nearly every one and the young person who realizes this may choose his vocation and prepare for it more intelligently. The commercial geography teacher can help him to become aware of this situation, also, if the student's interest has been aroused in some one industry, the teacher can give him suggestions as to how he may investigate the field for himself. This last period is important as the student will be more interested in what he discovers for himself and especially if he is adding to the teacher's information also.

There is another type of student whom the commercial geography teacher can help; that is, the student with definite interests who is wondering how he can market that interest in the vocational world. Perhaps the boy has carried over from his elementary science a deep interest in plants, especially trees. In the unit on forests and forest products, such topics are discussed as the work of the United States Forestry Bureau; the policy of some of the big lumbering companies in reforestation of their land, in shifting from the "mining," exploitive type of industry to the "farming" or permanent type; the research work in discovering new uses of wood and then selling the idea to the public. As the discussion goes on the boy realizes that his

interest in trees has a vocational value and he learns along what lines he will need to direct his education. In the discussion of agricultural products, mention should be made of the work of the national and state agricultural bureaus and the opportunities offered there; also the work of the "plant hunter." Reference could be made to the inspiring life of Earnest H. Wilson,³ who made such valuable contributions to American agriculture and horticulture. What is true in the above illustrations is true of almost every special interest. The economic world needs that interest. The individual problem is to find where he can use his special interest to the advantage of himself and of society. The commercial geography teacher can show him how and why the modern industrial organization has so many ramifications that a student with almost any major interest may find a place in which to follow his natural inclinations.⁴

A third group of students whom the commercial teacher should keep in mind is that group entering the general fields of book-keeping, accounting, and stenography. Although, of course, many of these students will remain in the particular type of office

THE future of commercial education depends upon effective pupil guidance. Guidance cannot be effective without the intelligent help of every teacher. Miss Thralls' article in this issue of the BUSINESS EDUCATION WORLD is the fifth of a series presenting the viewpoints of vocational guidance leaders in the field of commercial education.

The editor of this series is Dr. Elmer E. Spanabel, of the Fifth Avenue High School, Pittsburgh. Dr. Spanabel is a pioneer in commercial education as well as vocational counselling.

We want to get a nation-wide reaction to this series from teachers and school administrators. What are you doing to bring about in your own school the installation of the necessary machinery for practical vocational guidance? What is your opinion on this subject, based on your own personal experience? Send your comments to Dr. Spanabel in care of this journal.

³ Farrington, E. E., and Wilson, Earnest H., *Plant Hunter*. (Stratford Company, Boston).

⁴ If you wish to test this statement, study Mr. Ford's development of his rubber plantation on the Tapajos River and list all the specialists and all the vocations represented as that project has progressed.

work which they first enter, yet most of them are ambitious and consider that first job as a stepping stone to future advancement in the commercial world. And they have a right to that viewpoint, for the biographies of leaders in finance, banking, industry, politics, and commerce, show a surprising number who began their careers in humble office jobs. Consequently, the high school student should learn something of the possibilities of advancement with an oil company, with an automobile company, with such companies as the Aluminum Company of America, the DuPont organizations, and numerous others. In this is also involved the problem of the future of the specific industry. Industries today change comparatively rapidly as a result of new inventions or discoveries. Recall what happened to the carriage industry as the automobile developed. Significant changes will result in the automobile industry, also in the petroleum industry, if the Diesel engine proves to be as widely applicable and economical as many engineers believe. The commercial geography teacher should point out just such tendencies to his students as the units on the various industries are developed.

Another phase of the same problem is involved in the policy of so many large organizations to shift their employees from plant to plant in various sections of the United States and even to foreign countries. For example, a minor executive in one organization has in the last nine years lived in northern New York, in Canada, in western Pennsylvania, and now he and his family are on their way to Japan where the company has a large plant. Not all people have the personal qualities which would make possible their success under such circumstances; also there is the question of health—physical ability to adjust oneself to various climatic conditions. In view of such situations a background of knowledge concerning the various regions, countries and their peoples is extremely valuable, not only from the personal point of view, but also in order that the student may catch a glimpse of the numerous problems which the men in charge of the various parts of any great modern industry must face. Such knowledge, even

though meagre on the high school level, helps the student to view his vocational problem more intelligently.

Closely connected with the last illustration is another type of assistance that is within the province of the commercial geography teacher and one that helps all the students to realize more fully the importance of versatility, adaptability, and resourcefulness in occupational life. This assistance consists in pointing out and illustrating to them again and again the changes in character and shifts in the economic structure of whole regions. Those changes go on all the time, frequently so slowly that whole sections of the population are unaware of what is going on until the catastrophe is upon them—just as one may stand near the banks of the Missouri some sunshiny day and see a whole wheat field drop into the river with no more surface warning than the appearance of a few cracks. However, the deadly undermining of the river has been going on for weeks, months, for years. So may the familiar industrial structure of a whole region seem to shift in a brief time when in reality the shift has been in process for years. New England is an illustration. The dramatic closing and dismantling of cotton and woolen mills which the newspapers have been featuring, merely mark the climax of the slow but relentless undermining of the great textile industry which has been going on for twenty years, and which signals either the disappearance of that industry from New England or a radical change in its character. The same thing has been happening to the heavy iron and steel industry in the Pittsburgh district, but only during 1934 and 1935 have the local newspapers printed tables, graphs, statistics, and articles revealing the trend, putting the question, "Along what industrial lines does the future of the district lie?" The commercial geography teacher has available just such information usually long before the public. Go back to geographical publications of the past fifteen years and you will find numerous articles discussing the problems in both regions. So frequently do commercial geography teachers ignore this phase of the subject that, as a consequence, they give students the entirely wrong viewpoint that the commercial world is a static world.

The limits of this article preclude even the mention of many other kinds of information through which the commercial geography teacher may give his students vocational assistance and also help them to analyze intelligently some of their numerous vocational problems. However, this point must be emphasized, the commercial geography teacher is *not* to become a vocational counselor; his main objective is not vocational guidance. He is merely helping the student to apply geo-

graphical knowledge to the practical business world. He is making commercial geography functional in the life of the student. He is giving his services to help the student to find the type⁵ of work for which he is best suited and the field in which "he will ultimately achieve the greatest success for himself and will contribute the most good to society in general."

⁵ Moore, W. L., "Effective Pupil Guidance." *The Business Education World*, April 1935.

TEACHING BEGINNING TYPING

How the beginner's learning problems are solved through specific teaching devices is explained by one who knows whereof she speaks

• EDITH E. CLARK

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THE learning process in any subject, with most of us, is a slow one and brings to mind the age-old fable of "The Hare and the Tortoise," in which the slow and steady tortoise won the race! And so, also, is the case in learning to typewrite—the carefully directed, teacher-controlled method—at least my best results in teaching the subject have been accomplished in this way.

A Strong Start

On the very first day of school I like to begin *immediately* and *drive steadily*, each day, toward a definite goal, set for the close of the semester. In our Piedmont (California) high school we have forty-five minute class periods out of which five minutes are allowed for passing from one classroom to another. With attendance to take, class and laboratory budget assignments and directions to be given, together with various

interruptions of varying consequence in the "school-as-a-whole" program, I count on 30 to 35 precious minutes of actual typing practice each day. Our school is strictly a college preparatory high school in a very wealthy

community and at the present time in the commercial field only shorthand and typewriting are given to those students who are wise enough to elect them for the benefit they will be to them in their note taking in college, and the typing of their term papers, etc.

We average twenty weeks to a semester, and with the first week spent in pre-machine instructions and keyboard study and practice done in conjunction with the typewriter and a wall chart; and the last week of the semester broken into by senior week activities, we accomplish five lessons a week or eighteen budgets during the semester. We plan ahead for the entire year.

READERS of the Gregg News Letter will recall that in our issue of May, 1935, we briefly reported some of the excellent teaching methods in use and some of the remarkable results achieved in Miss Clark's typing classroom at Piedmont High School, Piedmont, California. She graciously complied with a request to tell us more in detail about her work, by promptly submitting this interesting paper describing "how she does it," once again confirming the observation that busy people can always be depended upon to get things done.

H. H. S.

To consider the first week in a semester: On *Monday* I tell the students in considerable detail some of the advantages of learning to typewrite. I explain the parts of the machine and their uses. If time permits I teach them the correct seating position at the machine and the "automatic" placing of their hands on the home position. I take my entire class, collectively, as one student—emphasizing that the group is only successful when each individual cooperates one hundred per cent; when each individual listens carefully



EDITH CLARK

to even the smallest direction, gets it the first time it is given, and operates in exact accordance with it.

On *Tuesday* we learn the first-finger keys, tap, tap, tapping them together as we read them from a wall chart. I count "ffff space jjjj space," across a 20-61 length line, in even rhythm, asking definite, steady stroking from the students—their eyes constantly on the chart. We make something of a game of it in our endeavor to stroke evenly and keep exactly with the count.

We count the lines of writing and lines of spacing for a day's lesson, at the beginning of the period, subtract from 66 single line spaces

on an $8\frac{1}{2}$ x 11 sheet of paper, divide by 2, and space upward on the page the number of line spaces determined by this figuring. During the first week of school we learn to place the paper, together, as a group exercise, as follows. (Paper side guide at 0; line spacer at 3; carriage pointer at 40; stops set at 20-61 or wherever designated for the exercise to be typed):

1. Two sheets of paper on the left side of the desk—hands in lap.
2. Pick up the paper (with both hands).
3. Click the paper (to bring the edges together) just *once* on the desk.
4. Place paper against the rest.
5. Release paper with right hand and go to the right thumb wheel—with one twirl send paper into the machine so that the tip-top edge of the paper comes up even with the little platen scales.
6. Pull carriage with right thumb to 20 or designated point on the marginal scale.
7. Both hands home.
8. With line-spacer set on 3 we shift, together, one third of the number of spaces we have figured out that we need to balance our work on the page for that day; i.e. if we want to shift upward on the page 12 single line spaces, we say, "Shift 4 on 3."
9. Set line spacer back to 1 for the day's exercise. (1 or 2)
10. Double shift between every four lines of single spaced keyboard memorizing exercises.

(Note: Planning each day's typing on the page as outlined above teaches careful and accurate arrangement of all exercises from the very first day and onward.)

On *Wednesday* we review the first finger exercises and study those for the second finger. On *Thursday* we review the first and second finger exercises and study those for the third finger. On *Friday* we review the first, second and third finger exercises and study those for the fourth finger. Also, on Friday of the first week of school we assign to each student a textbook, and if time permits we include preliminary study on shifting for capitalization and character keys.

The second week of Typing I (with the textbook) is outlined here in order that the *system* for the weeks that are to follow may be visualized:

Grading Scales for Practice Work

I illustrate on the blackboard the first typing assignment in the book (on Monday of the second week) and then we actually type it, by count. We use the following grading scale:

Errors on a Page (Lesson)	Grade
0, 1, 2, 3, 4, 5	1
6, 7	2
8, 9, 10	3
11, 12, 13, 14, 15	4
Over 15, or failure to turn in a lesson	5

This generous grading scale is used all through the first quarter of the semester (5 weeks) while the students are working hard and concentrating with conscious effort to master the various reaches with the different fingers in actually memorizing the keyboard. During the rest of the semester the following grading scale is used:

Errors on a Page (Lesson)	Grade
0, 1	1
2, 3	2
4, 5	3
5, 10	4
Over 10, or failure to turn in a lesson	5

Class work *only* is for students taking typing for one-half credit (one period—45 minutes a day). Those taking two periods (one at school and one at home) take the regular class work at school, and in addition to this, at home, on their own machines, they repeat (for double practice) the class assignment and turn in a complete budget each Monday following the week in which it was written in class. They receive full credit. Students are required to read their own papers and record on a memorandum sheet the budget number, lesson number, page number and number of errors made on each page of a given budget. This sheet also includes a formal heading: Piedmont High School, Elementary Typing I, the name of the student and the date of the assignment. The following is the grading scale for weekly budgets:

Errors	Grade
0 or 1 (on the entire budget)	1
1 (on 2-5 pages)	2
2 (on 1-10 pages)	3
3 (on 1-15 pages)	4
Failure to turn in a budget	5

(Note: Budgets turned in late depreciate one grade point.)

On Tuesday, Wednesday, Thursday, and Friday of the second week, each day's lesson is illustrated on the blackboard and then actually typed by the students in unison. On Friday the arrangement of the home budget to be turned in the following Monday is given. Emphasis is made upon *achievement* rather than upon actual *grading*. Grading standards are set, however, in order that the student may earn credit for what he does; high credit or low credit in accordance with his output. We call it his "credit-salary" for his "school-work."

More Unison Drill at First

During the first and second quarters all class exercises (Exercises A, B, C) done by

LESSON 18

18-A. Facility Word Drill. Type one line of each word.

good more most must
than care weak spot

18-B. Keyboard Review. Top margin 1 inch; 62-space line; type two copies. When the quotation marks represent "inches" or "seconds," the period and comma are placed outside.

One-quarter inch may be represented by $\frac{1}{4}$ ". One-quarter second is also written similarly, viz., $\frac{1}{4}$ ". Naturally, $\frac{1}{2}$ ' is used to express one-half foot or one-half minute. If your machine lacks fractions, just use the regular figures and separate the numerator from the denominator by the oblique (/).

18-C. Intensive Drill. Top margin $\frac{1}{2}$ inch; 60-space line; type each time without stopping—three copies, according to directions in Paragraph 30. Work *rigorously* and be *very alert* on Intensive Drills.

We must have a weak spot or two in a character before we can love it much. People that do not laugh or cry, or take more of anything than is good for them, or use anything but dictionary words are admirable subjects for biographies. But we don't care most for those flat pattern flowers that press best in the herbarium.
—O. W. Holmes.

Typical Exercises A, B, and C

the class are written in unison, each student doing exactly the same thing at exactly the same time, with a count in uniform rhythm, a little faster than the slowest students and

a little slower than the fastest students, thereby speeding up the slower students to their maximum abilities and controlling the speedy students within the range of accuracy.

During the third quarter the "A" and "B" exercises are counted in rhythm and the "C" exercise is written by the students "on their own" with an option of repeating the exercise if time permits.

More Individual Practice Later

During the fourth quarter the "A" exercise alone is counted, simply to "set" the class rhythm and pace for the day; "B" and "C" exercises are written by the students "on their own" with optional repeats if time permits.

Timed Tests and Individual Goals

No tests are given during the first quarter. On Wednesday of the first week of the second quarter (sixth week) we give a five-minute straight matter test. This is called a *basic* test and using this test as a basis in the case of each individual student, we work out the potential rating for each student for each test to be written each week (Wednesday) thereafter during the semester. This is accomplished by each student taking the number of strokes he made on his basic test and adding 25 strokes or an increase of 5 strokes or 1 word per minute each week, and this total, each week, becomes his goal in stroking for the following week's test. This is repeated each week until 6 tests in addition to the basic test have been taken; then the next 6 tests are written for 10 minutes each, the strokes made on the last 5 minute test are doubled and 50 strokes are added. The individual student works out and records in black ink his own potential record for the semester (individual progress sheet mimeographed by the department) and then records in red ink, under his potential record each week, the actual strokes, errors and net words per minute that he made. In addition, each week, the tests are tabulated for the entire class, arranged by accuracy, and posted for competitive interest on the classroom bulletin board. This gain of 1 word per minute, net, per week, is the minimum gain required of each student. Most of the students, however, will far exceed this minimum requirement.

"Hurdle Race" Creates Enthusiasm

During the last six weeks of the semester we conduct the Raymond-Adams Typewriting Hurdle Race. We mimeograph the copy for the students and build a bulletin-board-stadium on heavy cardboard with miniature race horses that we can "place" with thumb-tacks; and as a student clears a hurdle he gets his name listed in the bleacher section for Hurdle I, then Hurdle II, etc., throughout the race. The student who clears the greatest number of hurdles in the set of 30 (preferably on the first trial) is declared winner; the next highest earns second place; the next highest earns third place. The results are announced at the final general assembly of the entire school student body on the last day of school when honors go to various students throughout the school for activities of all kinds. (Note: A student has one try on one hurdle a day, after the regular class lesson for the day has been completed.)

Versatility the Aim

We attempt to arouse keen interest and much pride in the typewriting of the individual student; an ability to turn a sheet of paper into the machine confident that it will be typed on the first attempt without error; daily practice in habit forming exercises to eliminate lost motion of every kind in typewriting operation; the value of neatness, accuracy, and speed; and an endeavor is made to encourage the students to carry over into their daily life, in all that they do, the worthwhile habits that they learn and form in typewriting.

We value the everyday lessons as outlined and developed in our text. To develop the ability of the group in proper typewriter technique; to understand and produce intelligently, accurately and quickly a given assignment of letters of all types, tabulations, various business forms, manuscript copy, etc., seems vastly more important to us than to develop speed artists on straight matter copy. We give weekly straight matter 5 and 10 minute tests to stimulate interest in typing just as we give "Typewriting Hurdles" to vary the day's program in the semester's progress.

It has been my observation that in training a student in any skill subject, regular, systematic practice is a paramount necessity if a fast, accurate operator is to be developed. Visible progress made from day to day is so small as to be even negligible, but if perfect habits are formed by daily repetition, if concentration throughout a given period is developed, if the student is aroused and stimulated to do his level best each day—and if the teacher has infinite patience to drive, *encouragingly*, day after day with absolutely perfect control of the entire student group; and has a live, vital enthusiasm in all that she does, it is certain that her students will be successful and above the average at the end of the semester. The results obtained from week to week and the final results at the close of the semester will be indeed gratifying to that teacher and worthy of all that she has put into her teaching. Each of her students, too, will realize the value of the course.

Twins Type Like Twins

Here is the rather interesting record of Warren and Wesley (16-year old, identical

twins) who look alike, dress alike, run on the track alike, type alike, as well as do many other things alike. Their typing record shown here is on three successive 5-minute, straight matter test writings:

			Net
<i>After 8½ weeks' training:</i>	<i>Strokes</i>	<i>Errors</i>	<i>W.P.M.</i>
Warren, on Remington	640	0	25.6
Wesley, on Underwood	640	0	25.6
<i>After 9½ weeks' training:</i>			
Warren, on Remington	670	0	26.8
Wesley, on Underwood	616	0	24.6
<i>After 10½ weeks' training:</i>			
Warren, on Remington	774	0	30.8
Wesley, on Underwood	765	0	30.6

In California the state typewriting average on a 5-minute straight matter test, after 20 weeks' training, is 20 net words per minute. With this plan and a live interest in our study we succeeded in a little better than equalling, in 9½ weeks the California state average for 20 weeks' training. Our actual class average for this group after 9½ weeks' training was 22.16 net words per minute with an error average of 1.57. In this group some 82 students out of a class of 85 were present on the day of the test.



HOW WE TEACH TRANSCRIPTION

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DURING the first semester of shorthand and typewriting, the two courses proceed independently to lay the foundation for more advanced work. It is important that correct typewriting habits become fixed before adding the problems presented by the transcription process. Transcription requires a foundation of accurate typewriting on the word level so that the student may be free to concentrate on the reading of the shorthand notes and not have to divide his attention between the notes and an unfamiliar keyboard.

Early in the second semester the preliminary steps are taken in the typewriting class to teach transcription of material which has already become familiar in the shorthand class. First, the students are given mimeographed sheets containing lines of words which constitute brief forms. The students keep their eyes on these copies, typing the words as they are pronounced by the teacher. These words are practiced until they can be written rapidly on the word level.

The next step is to have these brief forms written from dictation to the machine until

the typing of them becomes automatic. We are now ready to have the student write these same words in shorthand and then transcribe them from the shorthand. The gradual approach to this final step has eliminated the difficulty usually attendant upon the first transcription, that of combining knowledge of correct fingering, spelling, and reading of shorthand into correct typewritten form. The only new skill is the translation of the shorthand outline into thought of the word, which is already a familiar situation because of dictation to the machine.

We are now ready to advance to sentence transcription. Again, we give the students mimeographed sheets, containing paragraphs corresponding to the plates in the shorthand manual, with which they are thoroughly familiar because of the reading and dictation practice given in the shorthand class. The students are cautioned to read complete phrases and sentences before starting to type this material, being sure to get the exact meaning of the sentences. Then the mimeographed sheets are collected, and the teacher dictates directly to the machine the sentences just typed from copy. All typewriting difficulties have been eliminated by this time; so we are ready to proceed with transcription of the same paragraphs from the shorthand plates in the Manual. This presents no difficulties because the combining of the skills of reading shorthand notes and of typing has again been approached by easy steps. In order to speed up the rate of transcription from the beginning, the student is encouraged to transcribe the shorthand plate as many times as possible in a given period.

Next, simple letters containing the thousand commonest words are dictated in the shorthand class and taken to the typewriting class, where after being given time to read over and punctuate the shorthand, the student turns out the transcript, setting it up according to directions. These simple letters are typed in manuscript form rather than in letter form to avoid the added problem of placement and arrangement. After the ninth chapter in the Gregg Manual has been covered, the teacher uses the regular Gregg monthly tests for transcription material, explaining any new words which have not been

covered by the principles studied. For this work the student is given regular directions for manuscript set-up. These transcripts are necessarily short, containing about 160 words.

Advanced Transcription

At the beginning of the second year the student is ready for 250-word transcripts of steadily increasing difficulty as he becomes more familiar with a more varied vocabulary. Every transcript is corrected for shorthand, typewriting, spelling, and punctuation errors and returned to the student for correction.

Our transcription work is of two types: manuscript set-up and letters. Shortly after the beginning of this third semester, one period a week is entirely devoted to the transcription of letters which have been dictated in the shorthand class. On the other days, 250 words of solid matter are dictated. On this manuscript work no erasing is permitted; the first attempt is counted; no second start is allowed; no changes are permitted once a word is typed. In letters, however, an entirely different practice is followed. Our idea in this type of work is to approximate, as nearly as possible, ideal business conditions and requirements. For this reason, erasing is permitted if done neatly; if an error which cannot be corrected is discovered by the transcriber, she may write the letter again. Dictionaries, manuals, handbooks, and other reference books may be used to aid in making the letter perfect. The following method of grading letters is simple, and the students feel it is fair: *mailable* (if correct), A; *mailable* (if correction can be and is neatly made on the original sheet), B; *unmailable* (to be done over outside of class), R.

The whole process of teaching transcription proceeds on the principle of making the typewriting skill automatic—first, by means of the printed word; secondly, through the spoken word which calls up the thought already established by the printed word; and finally, through the shorthand outline, calling up the same word-thought by a new stimulus. With increased practice, the intermediate steps become no longer necessary, and we have the immediate and direct response to shorthand outlines, resulting in the typewritten transcript.

MAN IS SUBJECT TO RISKS

People are too often not aware of the scope and variety of risks, but the law has undertaken to equalize responsibilities in business for the greater good of the public as a whole

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THE business man is constantly exposed to risks. If they materialize in losses, it may mean that he will be forced to close his business. To prevent this undesired consummation it behooves him to learn just what these risks are and what steps to take to avoid them. Most risks of business may be legally shifted to others, and legal devices have been provided to care for practically every conceivable situation. Insurance, guaranty, and speculative contracts are basic devices of this sort.

The Risk Factor

It is the uncertainty of what will happen in the future that tends to contravene human calculations and give to life its irksome uneasiness. "To live and labor in uncertainty is the common lot of all men." This ignorance of what the future holds exists, whether one is concerned with health, recreation, or business. These risks may vary from the utter impossibility of foretelling the direction of the wind a year from today to the practically certain occurrence of the sunrise tomorrow.

The risk factor in life, and particularly in business, is one of far-reaching significance. Risks which the business man must face give rise to one of the most important business relations which a man meets in the administration of his affairs. It doesn't matter how careful, shrewd, or far-sighted he may be, it is not to be thought that he can possibly avoid all the hazards of the economic society in which he is actively engaged.

Upon examination of the nature of a risk, we find it to be something which may or may not result in a loss to one. This may be the happening or the non-happening of an uncertain, future event. From his own standpoint, the reasonable person may or may not foresee the occurrence or non-occurrence of the event. The consequences may or may not be avoidable through the exercise of reasonable care. These are the outstanding features of the thing which we are calling a risk.

Some of the risks to which the business man and his business are subjected are those arising from the operation of natural causes, and over which he has relatively little control. Storms, earthquakes, and floods are common examples of this class of risks and are usually referred to in law as "Acts of God" because of their inevitable and unavoidable character. Another class of risks arises out of the negligent or criminal activities of human beings. Accidental or non-negligent injuries constitute yet another human source of risks to which every person and his affairs are exposed.

May Be Divided

All risks may be divided into static risks and dynamic risks. Static risks are those risks which would be found in a stationary state of society. Among them we find the "Acts of God," and risks growing out of human ignorance, carelessness, and moral depravity. When these risks are spoken of as static, it is not meant that dynamic

changes cannot modify them. The invention of the electric light was a dynamic change which has modified the danger of damage by fire. Nevertheless, we may legitimately use the word "static" because, even in a stationary state of society, we should expect risks of the same essential kind.

Other risks may be called dynamic, because they are risks of damage which may be directly due to dynamic changes. These are chiefly of two kinds, the first being changes in the wants of society. As civilization advances, human demands are subject to constant modification and to sudden changes in amount and direction. Style changes are an example of transformations which are practically unpredictable.

This is but a general statement of the risks and hazards of the business world. The problem of the business man in relation to these risks and hazards has several aspects. In the first place, he should acquire as much knowledge as possible concerning the nature and character of the risks to which he is exposed. In the second place, he should take steps to prevent the materialization of all those losses which are in their nature avoidable by the exercise of reasonable care and diligence. Finally, he should attempt to lessen the shock of unavoidable risks or resort to some device for shifting them to someone else.

Of Distinct Benefit

The problem of the business man in connection with risk and risk-bearing has many legal implications, a knowledge of which will be of distinct benefit to him in the administration of his affairs. A study of these implications should give him some appreciation of the extent to which he can legally shift his risks to other persons. Also, it should give him a working knowledge of the legal devices by which this shifting of risks can be accomplished.

The question of the legality of shifting the risk of future losses to another involves several considerations. Are there any reasons of public policy which forbid one person to assume another's risks? Are there any social advantages to be gained by permitting this

to be done? The answers to these questions will depend upon the character of the risks and the relation of the parties. It is evident, according to the law of contracts, that one person cannot agree to indemnify another against the consequences of crimes which the latter may commit. It is equally apparent that one may contract to furnish another all the coal the latter may need in his business for a year. Between these two extreme situations we have many doubtful cases which are not so easily solved.

A Gambling Transaction?

It is sometimes urged that any agreement by which one person shifts his risks to another is a gambling transaction and as such is unenforceable under the law. Arguments upholding this position point out that a risk is something which may or may not materialize in a loss. If, therefore, one person assumes the risk of another for a consideration, is he not in fact wagering upon the happening or non-happening of an uncertain event? Is not this a gambling transaction? The law refuses to enforce gambling transactions because they tend to corrupt the morals of the community, it is said, in that they engender a spirit of getting something for nothing. At least it is certain that gambling, pure and simple, serves no useful purpose, and it would be a waste of energy to employ our expensive legal machinery to secure the enforcement of such agreements.

The issue, then, is, Are agreements in which the risks of certain persons are assumed by others essentially gambling transactions? In law we are accustomed to think of a gambling transaction as one in which one person promises to give another money or something of value, upon the happening or non-happening of an uncertain event in which neither has any interest. That last phrase is the key which gives us the answer to our question. If neither has any interest in the event, the promisee has nothing to protect. There is no possible loss which is likely to fall upon him. In other words, there is an entire absence of any risk to which he is exposed. He either gets something for nothing or he gives something for nothing.

But in commercial risk-bearing which we are considering the promisee does have a real vital interest to protect. He wishes to avoid the happening of an uncertain event—a loss to himself or his property. If someone promises to assume his risks, whether the loss happens or not, he has had his protection. In neither case has he received something for nothing. If a loss happens, he gets positive protection. If not, he has had negative protection. In both cases the promisor has been paid for giving the protection. So we see that a contract for the shifting of risks embodies the qualities essential to legality—meeting of minds, legal consideration, and reference to a legal activity.

Perhaps you have heard it said that the result of permitting a person to shift his risks to another, is to lower appreciably the standards of care which are normally exercised over life and property. It must be admitted that risk-shifting does foster such a tendency, in so far as some persons tend to shift their responsibility along with their risk. In theory, however, if not in fact, every person pays in full for the losses he suffers, and, in addition, for the services which others perform in carrying the risks of his losses. If society as a whole is negligent and careless, obviously enough, risks are increased, and the price which the individual must pay for protection against losses is proportionately higher. As every member of society profits by a decrease in risks and losses, so every member must in one way or another pay the price of an increase in them. Of course this fails to counteract fully the tendency toward lower standards because the losses are spread so evenly throughout society that the individual is scarcely conscious of them. He does not look far enough into the future to see that he is bearing his share of the burden. Because of this short-sightedness of the average individual, a higher or lower premium is placed upon negligence and indifference to consequences, depending upon the ease with which risks may be shifted to others. Over against this, though, we may set the activity of the ever-increasing class of persons who make it their business to assume the risks of the others. They not only, through the data secured by their investigations, aid those who

wish to avoid risks themselves, but also are working constantly to eliminate losses on the risks they have assumed for others.

Risk-Shifting Devices

Reasoning thus, we reach the safe conclusion that, in the long run, the power to shift one's risks results in certain clear gains to society which more than outweigh the evil tendencies of which we have been speaking.

Having decided how far it is morally and legally proper to go in shifting risks, let us turn to a study of the various devices made use of in such transactions.

In order to shift the risk of a large loss to another, a person usually has to substitute for it a certain small loss. An insurance premium represents such a small loss.

Insurance is based primarily on the Law of Large Numbers, which states that a high degree of certainty may attach to a composite of data of which each individual datum is highly uncertain. For instance, it is impossible to predict just which people aged twenty-five years will die in the United States in a certain year, but the *number* of such deaths can be rather accurately forecast. Therefore, a company handling life insurance is enabled to predict approximately what losses or expenses it will incur in assuming the risks of all people of that age. Any premium which it may receive above an amount sufficient to cover these and the running expenses will be in the clear.

To insure life or property one must have an insurable interest in same. The contract indemnifies even against the carelessness of the insured, except where policies contain statements to the contrary, as in fire insurance the insured must try to save the property in case of fire. The highest good faith on the part of the insured is required. The insured must not conceal any material fact which may affect the risk. The effect of concealment is to render the contract voidable. Fire insurance compensates for actual loss suffered, regardless of the face of the policy. The insured can recover not only for the property burned, but also for damage caused by the water from the fire engines, and loss from theft while the goods

are being removed to a place of safety. The insurable interest mentioned above, and which is essential, may consist of absolute ownership, life interest, lien on the property, right to share in the profits, or other forms.

In New York State there came up a case in which the plaintiffs brought action for damages caused by fire to three dwelling houses in process of construction for them. The sole question was whether the plaintiffs had an insurable interest in the buildings. The defendant contended that the contractors were to furnish the materials and build the houses (above the foundations) and that they really had the insurable interest. The court held that the plaintiffs had an interest in the subject of insurance because they owned the land on which the buildings were being erected, such ownership carrying with it the ownership of the structures as they progressed, which, according to the general rule of law, became part of the realty by annexation. An insurable interest having been proved, the court gave the plaintiffs a judgment against the defendant, an insurance company.

Another Method

Another method of shifting risks is by guaranty or suretyship. Guaranty and surety are similar in many respects, the main difference is that guaranty is a collateral contract while in surety a person is bound upon the original contract. In a guaranty of payment, the guarantor agrees to pay if the principal does not; in a guaranty of collection, the guarantor agrees to pay if the debt cannot be collected from the principal.

Lastly we may consider risk-bearing through speculative contracts. These speculative contracts are so numerous and so well known that a simple illustration will suffice. One decides to build a house. A contractor assumes the task. He then proceeds to make sub-contracts with the purveyors of lumber, bricks, and other materials to the effect that these materials shall be delivered to him at a certain time and at a certain price. The main contractor has thus contracted himself out of risk with reference to price changes in these materials.

The foregoing illustration is typical. A man agrees to do a certain thing. He then contracts himself out of certain phases of the risks involved. True, the burden is merely transferred to someone else, but presumably this someone else is a specialist, and therein is the social defense.

On the grain market, hedging is one of the most familiar devices for shifting risks. It consists essentially of playing one side of the market against the other to prevent loss. Suppose a miller contracts to furnish a baker one thousand barrels of flour on July the first. It is now the first of May. Between now and July the price of cash wheat may rise, resulting in a loss to the miller if he contracts to furnish the flour at a certain price. To prevent this loss which might occur he buys enough July future wheat to make one thousand barrels of flour. Of course he can't use it for that purpose because July wheat won't be delivered until the very time the flour must be sent. Instead, about the middle of June, the miller buys cash wheat and sells July futures of the same quantity. A spread of about four cents is regularly maintained between the prices of cash and future wheat. Therefore, if the cash wheat costs the miller more in June than when the contract was made, he makes up the difference in the higher price he receives for the wheat he sells at the same time. Thus, by setting one risk against another, he counteracts both.

We must not fall into the common error of thinking of the transactions on the exchanges as constituting the greater part of the speculative contracts of our day. These transactions have certain sensational elements and volumes have been written about them compared to sentences concerning the vastly greater number of speculative contracts outside the exchanges. Such contracts are of invaluable aid in the carrying on of ordinary business affairs. In fact, the risks of business are so great as to prohibit their assumption by one man alone. The risk-shifting devices which we have outlined make it possible for the hazards of business to be more evenly spread throughout society, and thus equalize the responsibilities of business to all concerned.

A NEED FOR MENTAL HYGIENE

There are any number of things a teacher may do to maintain the mental health and emotional poise of the student. Here are points to bear in mind in connection with them

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THE "commercial student" is usually thought of as a student who is going immediately into business. Often this is because he does not have the funds to attend college. Today, the graduate, whether he holds lovingly to a high school diploma or has a sheepskin explaining in strange phrases that he is of that rather common breed called an "A.B.," will indeed be fortunate to land any sort of job. When families have been forced to retrench, compelled to lower their standard of living, the emotional balance of their members has been upset. The ideals and ethics of the business world have been sorely tried from the viewpoint of the average graduate. It is, for example, difficult to inculcate the desire to save for that proverbial rainy day when the family savings have disappeared in a bank failure. Teachers of commercial subjects pride themselves on the practicality of their subjects; they feel that after graduation the student can really use his acquired knowledge. Unfortunately, at this time he is not given a chance to use that knowledge. Today we must teach more than just "business subjects."

Economic Changes

It is to be lamented that at a time when mental health is most endangered by bewildering economic changes, mental hygiene programs are being curtailed as "frills." This is especially unfortunate for the commercial students. Those individuals who are able to continue their education in colleges have a much greater opportunity to adjust themselves as they go through the later years of

their adolescence. Whether mental hygiene is taught as such or as sound, sympathetic good sense in the commercial teacher himself matters little. The important thing is that the high school student be prepared for the disillusionment which is inevitable in the great majority of cases under the present economic situation.

Character and Poise

It is definitely the responsibility of the high school commercial teacher to see that the student leaves the school with enough character background and emotional poise to tide him over that indefinite period of unemployment. His self-respect and his desire to establish himself must be preserved—his mental health must be kept. As long as an adequate mental health program can not be "afforded" by the schools, you, as individual teachers, must see that each student has a grasp on reality and the capacity for sound mental thinking.

The approach to sound mental health centers around one main objective; namely, the socialization of the individual. The term "socialization" is a very general one. Perhaps it can best be summed up by simply indicating it to be the ability of the individual to get along with his fellow men in his daily contacts, whether they be commercial, familial, or recreational. Here we are interested more particularly in the commercial angle. We have already cited the difficulties of normal adjustment to the present day business world. Now the psychologists tell us that where any degree of abnormality is present

there must always be an attempt at *sublimation* to offset this abnormality and bring the individual back upon an even emotional balance. Sometimes this sublimation fails or is expressed in the form of anti-social tendencies. In the face of unusual business conditions, the commercial teacher is confronted with, and should meet squarely, the problem of adequate sublimation. The boy who graduates from a commercial course with his academic insight into what business ought to do and how it ought to be done, comes face to face with what business is forced to do and how business actually does it. In other words, the best adjustment possible must be made in the classroom between academic ideals and actual everyday facts. When one teaches that the efficient, intelligent, alert individual will always get a position, he is teaching what is by no means a reality today. This is a situation which will result in disillusionment and mental ill health. A "what-is-the-use" attitude must be guarded against.

Methods of Maintenance

There are any number of things which a teacher may do in order to maintain the mental health and emotional poise of the student. We must, however, be guided by the four points which follow: (1) Sound mental hygiene can best be accomplished through the individual, not the group; (2) the facts, no matter how unpleasant, must be faced in a clear, decisive manner; (3) not a "pollyanna" hope but a sound optimism for the future must be instilled; and (4) a cooperative, sympathetic and sincere attitude on the part of the teacher is essential.

Let us look at these four points in greater detail. Perhaps the idea of the individual approach will discourage the average teacher. With heavy teaching loads and crowded classrooms it is difficult. It can not be done as it should be done. But a little effort on the part of the teacher will enable him or her to single out those students who are in need of special "mental" help. Concentrate on the ones who have mental aches and pains. Often a word at the right time will give a student an entirely new outlook. This matter of mental health is too individualistic to be set

down in any group of rules. The fact that the teacher recognizes its need is often enough to change his or her classroom attitude so that mental "crack-ups" can be either forestalled or remedied.

The Ability to Think

The business world questions the idealist and the dreamer. Mental hygiene also frowns on too much of the ethereal. Because we live in a practical world we must be ready at all times to face the facts no matter how uncomfortable the situation may be. The ability to think out a decision and then stick by it can well be emphasized in any commercial course. The student who runs away from reality is apt, sooner or later, to run into mental conflict when the world demands both his feet on solid ground. This facing of the facts is an essential basis for good mental health.

Often the facts seem overwhelmingly against the novice. It is because of this that the teacher must face squarely what is, perhaps, his most difficult task; that is, the creation of a sound, common sense optimism for the future. No two teachers will try to accomplish this in the same manner, but that it can be created with the average mass of available facts is not fiction. No situation is so difficult that it could not be worse; no business period of the present could be more discouraging than many earlier periods in world history. From such facts we can create a hope in the future that is truly sound. The ingenuity and cleverness of the teacher is challenged but sound optimism can be created from the past, the present, and the future.

Sympathetic Attitude

Naturally, any program is apt to fail without the fourth essential: that of a sincere, cooperative and sympathetic attitude on the part of the teacher. One talks rather abstractly concerning the sympathetic attitude so vital in teaching, but how many teachers have it? The new teacher may start out with high ideals but overcrowded classrooms, heavy schedules and petty annoyances often sour

the milk of human kindness. Teachers soon find themselves teaching groups and not individuals. When a business practice or principle is questioned, a curt dismissal or a vague and hurried answer certainly will not settle the matter in the mind of the thinking student. When family difficulties cause the adolescent to come in conflict with his entire social world, then it is time for the teacher to diagnose the situation and attempt to remedy it on its own merits. Only a quiet, sympathetic, personal contact between teacher and student will avail in such a situation. Sympathy is largely an individual matter and should be used on a common sense basis dependent entirely on the type of student. The mental purgation of such a personal talk usually will set aright the upset emotions of the individual and, if incorporated with the individual approach, an honest facing of facts and wholesome optimism for the future, should make for sound mental hygiene.

HORACE B. BOYLES, 67, head of Boyles Business College in Omaha, Nebraska, and also in Council Bluffs, Iowa, well known in local business circles throughout four decades, died at his home in Omaha, Tuesday, June 4.

Coming to Omaha from Southern Illinois, Mr. Boyles was engaged as a court reporter before opening his business college in the New York Life Building of Omaha, thirty-eight years ago. A few years later the present home of the school, a modern up-to-date building, was erected for the accommodation of a growing institution. Thousands of business men and women have been graduated from Boyles Business College.

For a long time Mr. Boyles taught classes in the school personally, but as the college grew, supervision of its affairs required most of his time. Until a few weeks before his death he was active in the promotion of these interests.

Mr. Boyles was one of the original incorporators of the National Association of Accredited Commercial Schools and has been active in the interest of the Association since its organization in 1912. He was vice president of the Association, representing the

Western Division, during its formative period.

The interests of Boyles College will be carried on and promoted by V. Warren Boyles, who has been associated with his brother, H. B. Boyles, in the college activities.—*Accredited News*, July, 1935.



Dawson in New Post

C. C. DAWSON has accepted the chairmanship of the Department of Business, Berea College, Berea, Kentucky.

Finding himself without specialized training at the close of the World War, Mr.



C. C. DAWSON

Dawson resolved to fit himself for a teaching career, and has become one of the leaders in the field of commercial education in the South. His B.S. degree is from the University of Kentucky, and his graduate work was done at George Peabody College,

Nashville, in Economics and Geography.

During a period of years in Goodlettsville, Tennessee, Mr. Dawson organized the Commercial Teachers Association of Tennessee and was vice president and director of that organization. He worked out a syllabus on commercial education for the state of Tennessee, outlined the educational requirements for the commercial teachers of that state, made out the State Commercial Teachers' Examination and served as state examiner in 1932, in the same year becoming associated with Berea College.

Mr. Dawson is a member of the Board of Directors of the Kentucky Business Educators Association, a member of the Publication Committee of *Modern Business Education*, the official publication of the Southern Business Education Association, and vice president of the Commercial Teachers Association of Kentucky.



"JIMMY" BEAN



EMMA FLANDRO



ELIZABETH HULLERMAN

ALPHA IOTA HOLDS CONVENTION

THE Fifth National Convention of Alpha Iota, national honorary business sorority, was held in Salt Lake City, Utah, July 6-9, with nearly 200 delegates in attendance. Mrs. Emma Flandro, sponsor of the Salt Lake City Alumna chapter and secretary of the Extension Division of the University of Utah, served as general chairman for the convention.

Presiding at the business session was Mrs. Elsie M. Fenton, National President. The delegates were welcomed by Harold B. Lee, City Commissioner, and Mrs. Mabel Y. Steel, National Vice President, of Sioux City, Iowa, made the response in behalf of the convention delegates.

Dr. F. Y. Fox, president of the L.D.S. Business College, as toastmaster at the annual banquet of Alpha Iota and the brother fraternity, Phi Theta Pi, introduced the speaker of the evening, Dr. Adam S. Bennion, Assistant to the President, Utah Power & Light Company. Dr. Bennion's subject was

"Secretaryship at Its Best."

Miss Eileen McGrane of Chi chapter, Sioux City, Iowa, was chosen the sweetheart of Phi Theta Pi.

Among discussions during the convention were: "What Is the Outlook for Women

in Business?" by Marjorie M. Walker, Gamma Mu, Portland, Oregon; "What Are the Characteristics of a Good Business Woman?" by Elizabeth Fitzgerald, Gamma Mu, Portland, Oregon; and "Romance of Business" by Mrs. Frances Effinger-Raymond, Manager, Pacific Coast and Orient Office, the Gregg Publishing Company, San Francisco. Mrs. Raymond is an honorary member of Alpha Iota.

Kansas City was chosen for the 1936 convention, with Beta chapter, Huff School of Commerce, Kansas City Alumna chapter, and Beta Beta, Huff's Plaza Secretarial School, as hostesses.

"Jimmy" Bean, Los Angeles alumna, was elected Convention Queen by popular ballot.

Miss Alene Walker, Gamma Mu chapter, Northwestern School of Commerce, Portland, Oregon, was selected the "Ideal Secretary" by Miss Elizabeth Fitzgerald, Assistant Principal, West High School, Salt Lake City, who interviewed all employed delegates attending the convention.

Miss Walker has been engaged in secretarial work for three years in the office of her father, Charles F. Walker, president of the Northwestern School of Commerce in Portland. Miss Walker has attended the University of Oregon.



EILEEN MCGRANE



ALENE WALKER

Honorary scholarship awards were presented to Ivy Cleo Milton, Beta Beta chapter, Huff's Plaza School, Kansas City; Josie MacTaggart, Beta Theta chapter, Ross Business College, Grand Junction, Colorado; and Virginia Coppock, Alpha Theta chapter, L. D. S. Business College, Salt Lake City, Utah.

Miss Elizabeth Hullerman, National Secretary-Treasurer, Des Moines, Iowa, presided as toastmistress at the National Officers' Banquet, which concluded the convention.

Rochester Teachers Organize

FOR the past year, the commercial teachers of Rochester, N. Y., have been studying the need for a professional organization. As a result of these studies, the Business Educators' Association of Rochester has been formed and a constitution adopted.

The object of the organization is "to promote the social and professional welfare of the business teachers and to bring about a closer relation and a more sympathetic attitude between the business pupil and the business man." Membership numbers 104, and is limited to those teaching in the public schools. Miss Bessie L. Ames, of Benjamin Franklin High School, is president.

Rider Faculty Enlarged

RIDER COLLEGE, Trenton, New Jersey, announces the appointment of Dr. William A. Wetzel and the Honorable Godfrey W. Schroth to the faculty of its teacher training school.

Dr. Wetzel, who will act as special lecturer and education adviser, recently retired as principal of the Trenton Central High School. A past president of the Middle States Association of Colleges and Secondary Schools, he was graduated from Lafayette in 1891 with the degree of B.A., receiving the degree of M.A. a year later. He then entered the graduate school of Johns Hopkins University, receiving a Ph.D. degree in 1895. Lafayette honored Dr. Wetzel with the degree of Ed.D. in 1931, and in 1934 Rutgers conferred on him the degree of Litt.D.

Former Judge Schroth, who, as head of the department of law, will be in charge of the legal courses in the teacher training school, recently retired from the bench, after serving a five-year term as President Judge of the Mercer County Court of Common Pleas. From 1927 to 1930, Judge Schroth was County Solicitor. He received the degree of B.A. from St. Joseph's College, Philadelphia, in 1919 and his M.A. from the same institution in 1912. He was graduated from the Law School of Temple University in 1918 with the degree of LL.D.

Fellowships Are Awarded

MISS KATHLEEN P. BAIRD and Mr. Albert H. Berg have been awarded Teachers College Fellowships for the present school year. They will be assigned to assist Dr. William R. Odell in the Department of Commercial Teacher Training.

Miss Baird is a native of New Brunswick, Canada. She received her B.A. from the University of British Columbia, and later attended the University of Toronto where she received her academic and commercial teaching license. She is now attending Teachers College, Columbia University, majoring in Commercial Education and Vocational Guidance. She secured her Master's degree this year.

Before coming to Teachers College, Miss Baird taught shorthand and typewriting at the Commercial High School, Sault Ste. Marie, Ontario. She is particularly interested in the teaching of shorthand by the direct method and very likely will do work in this field.

Mr. Berg received his B.S. degree from Iowa State Teachers College, and has been attending Teachers College, Columbia University, during the past few summer sessions, from which institution he received his Master's degree this summer. He is a member of Pi Omega Pi, Kappa Delta Pi, and Phi Delta Kappa.

Mr. Berg has taught in the public schools of Doon, Iowa; Calumet, Iowa; and during the past school year was superintendent of schools at Augusta, Illinois.

CHARLES E. COOK HONORED

CHARLES E. COOK, Director of Business Education for the city of Rochester, New York, was honored with a testimonial dinner given by the commercial teachers of the Rochester high schools on May 16, celebrating the completion of his tenth year as Director.

Miss Bessie L. Ames, president of the Business Educators' Association of the Rochester Public Schools, was toastmistress. Also at the speakers' table were Superintendent of Schools James M. Spinning and Mrs. Spinning, Clinton A. Reed, State Supervisor of Commercial Education, Mrs. Cook, Miss Ethel L. Newman and George Weber, officers of the Association. Harry I. Good, Director of Business Education in Buffalo, and Mr. Cook's warm personal friend, was also present.

Mr. Cook, whose B.S. in Education is from the University of Rochester, and whose graduate work was done at New York University, is one of the pioneers in business education. He has seen the teaching of business subjects in Rochester grow from a project with 49 teachers in four schools, to an organization of 109 teachers in eleven schools.

An inscribed, illuminated parchment signed by each commercial teacher in the system was presented to Mr. Cook.

Although the occasion was devoted to good fellowship rather than to addresses, Mr. Cook's friends and associates paid him honor by short impromptu talks. Superintendent Spinning said:

I have worked with Charlie Cook for 20 years. He is an indefatigable worker. I have never known him to refuse a respon-

sibility. He takes everything that is handed him until you try to hand him a little praise. Then he tries to hand it on to the other fellow. I certainly commend you teachers of commercial subjects for honoring in so genuine fashion so splendid a person.

Mr. Reed:

When I feel the need of advice, I slip into Rochester. Mr. Cook has never failed me. I always find him with his feet on

the ground. After some consideration, he brings forth constructive, concrete, practical suggestions.

Miss Ames:

Under our present director, we have seen our program broadened and our aims and objectives lifted from the mediocre and purely vocational to a high educational level. During the recent trying years, while other departments have been obliged to curtail both their projects and their numbers, our activities have expanded and our numbers have in-

creased. Not one commercial teacher eligible for tenure has failed to receive its benefits.

The man who is the leader in this part of the educational program of Rochester is quiet, unassuming. He seems non-aggressive—but he has held the fort.

Someone has said, "No friendship can survive the gift of gold." Therefore, Mr. Cook, lest the friendship between you and the teachers under your supervision be in any way marred, we bring you tonight, not a gift of gold—but rather, our admiration, our appreciation, our affection.



CHARLES E. COOK

DIRECT METHOD OF TEACHING GREGG SHORTHAND

A stenographic report of the actual classroom procedure when using the writing approach in teaching shorthand by the direct method

• ANN BREWINGTON

Assistant Professor, The School of Business
University of Chicago

Shortly after the publication of "Direct-Method Materials for Gregg Shorthand," by Ann Brewington and Helen I. Soutter, Miss Brewington was asked to write a series of articles for us explaining in detail the method which the authors of this text used in organizing the material for teaching shorthand by the direct method. These articles appeared in *The American Shorthand Teacher* for April and May, 1933. Since their publication, there have been many requests from our readers that Miss Brewington write another series of articles describing her teaching procedures in minute detail.

In order to obtain an accurate record of her teaching procedures, Miss Brewington has had a stenographic report made of what she actually says and does in the classroom and what her pupils say and do. In this issue we are publishing the transcript of the stenographic report covering the first class period. Miss Brewington used this transcript with her methods class at the University of Chicago this summer and found that the question and answer style of the transcript was most effective in presenting her method to teachers.

Miss Brewington will appreciate comments on this series of articles. Address her in care of the School of Business, University of Chicago, Chicago.—*Editor.*

THESE articles are stenographic reports of using the writing approach when teaching shorthand by the direct method. Many teachers have less difficulty in using the reading approach than in using the writing approach when teaching shorthand by the direct method as many of them have learned English or the modern or classical languages by the direct method through the reading approach. Accordingly, these reports are reproduced here with the hope that they will be of assistance to teachers who have had little or no experience with the writing approach.

While the steps in the teaching procedures recorded here would be the same for other classes using the writing approach, certain other factors would vary in degree or amount, but not in kind or type.

The number of repetitions in going over outlines and in taking dictation would vary according to the educational level of the learners, the complexity of the thought content of

the learning materials, and the length of the learning materials.

The questions asked by the learners would probably not be exactly the same questions as recorded here, but they would be of the same type.

The amount of work accomplished during the class period would vary according to the length of the class period, the verbosity of the teacher, the shorthand writing ability of the teacher, and the ability of the teacher to detect how rapidly learning was taking place.

The amount of work required in the assignment would vary according to the length of the class period and the educational level of the learner.

These articles contain a complete and exact copy of all that was said and done on certain class periods of 50 minutes in length, by the teacher as well as the learners constituting a class at the University of Chicago, during the

winter and spring quarters of 1935. The transcript is set up in such form as to facilitate reference to what activities are performed by the class, what the teacher says, and what the members of the class say.

The following instructional materials were in the hands of each member of the class: Textbook: "Direct-Method Materials for Gregg Shorthand," by Brewington & Soutter. Supplementary Books: The Gregg Shorthand Manual, a supplementary shorthand text. Materials: Shorthand notebook; fountain pen; a stylus (a meat skewer serves the purpose better and is cheaper than an orange stick, a leadless Eversharp pencil, or an inkless pen.)

After matters concerning registration are considered, the learners are instructed as to the books and materials they will need. They

are advised as to the amount of time required daily for preparation. They are made aware of the fact that from the very first class period all work is performed under time. They are afforded the opportunity to experience working under time through the following exercises:

1. Writing the figure 3 as many times as possible in 30 seconds.
2. Counting and recording the number of 3's written.
3. Repeating 1 and 2 for the figure 3.
4. Repeating 1, 2, 3, for the figure 5.
5. Repeating 1, 2, 3, for the figures 1 to 10 consecutively.
6. Assigning 1, 2, 3, 4, 5, as home work and comparing the amount done at home with the amount done in class.

Teaching Procedure for the First Class Period

TEACHER. Open your textbooks to the preface and look at the page as I read the preface aloud to you.

ACTIVITY. *Teacher reads preface aloud without any comment.*

TEACHER. The classroom is the place where you do your learning and where you are shown how to study shorthand during your study periods and at home. The amount of work you do at times other than during the class hour is determined by how well you learn how to study, how well you concentrate when you study, and your mental and motor abilities. Turn, now, to the first article that we shall learn. The title of the article is "Just Begin." I shall write it on the board and tell you what I write as I write it. All you have to do is to listen to what I say and watch me write.

ACTIVITY. *Teacher writes on the board the article, "Just Begin," and meaningfully says aloud what she writes as she writes it. Any rate of writing convenient for the teacher is satisfactory, but, if the rate is less than 80 words per minute, the learners will have difficulty in getting the meaning of what is being written.*

TEACHER. What is the substance of the article that I wrote, Miss X?

STUDENT. You were writing about doing work that you dread to start.

TEACHER. Miss Y?

STUDENT. Begin work that you dread. Go to a quiet place and just begin.

TEACHER. Anything else?

STUDENT. Shorthand is the same as any other kind of work.

TEACHER. There are six ideas in this article: time, work, attitude toward work, work in shorthand, do a little, and what you need to do. I shall write the article on the board again and tell you what I write as I write it.

ACTIVITY. *Teacher writes on the board the article, "Just Begin," and meaningfully says aloud what she writes as she writes it.*

TEACHER. Are there questions about the ideas in the article? . . . As there are none, I assume that you understand what is in it. Then pick up the stylus on your desk and use it to go over the shorthand outlines in your textbook. I'll read the article aloud and you go over the outlines with this stylus as I read. Are there any questions about what we are going to do?

. . . Then, we will begin.

ACTIVITY. *Teacher reads entire article aloud in 15 seconds, and class goes over the outlines with the stylus.*

TEACHER. Very good, but some of you did not get over the entire article, and that is what our objective is—to move fast enough to get over the entire article in 15 seconds. You can do it by not pushing down on the stylus, by not grasping the stylus so tightly, and by using a gliding movement. We shall now try it again.

ACTIVITY. *Teacher reads entire article aloud in 15 seconds, and class goes over the outlines with the stylus.*

TEACHER. That is very much better, but let us do it again to make sure that everyone in the class does get over the entire article.

ACTIVITY. *Teacher reads entire article aloud in 15 seconds, and class goes over the outlines with the stylus.*

TEACHER. We have gone over the article so many times now that you almost know it. However, I am going to write it on the board once more. This time as I write it you will recognize the end of sentence if you have not already done so.

ACTIVITY. *Teacher writes on the board the article, "Just Begin," and meaningfully says aloud what she writes as she writes it.*

TEACHER. Take up your stylus again and go over the outlines as I read aloud. This time you will know whether or not you are keeping up, for you know where the sentences end.

ACTIVITY. *Teacher reads entire article aloud in 15 seconds, and class goes over outlines with the stylus.*

TEACHER. Now, to give your hands a rest, we shall all read the article aloud in unison. Read as fast as you can.

ACTIVITY. *Teacher and learners read aloud. Teacher reads the entire article in 10 seconds, so as to lead the learners.*

TEACHER. When reading aloud in this way, you concentrate your mind, your eyes, your voice, and your ears on getting the thought that these symbols express. Because some members of the class did not read aloud, we will read aloud once more, so as to give them an opportunity to concentrate all their abilities.

ACTIVITY. *Teacher and learners read aloud. Teacher reads the entire article in 10 seconds, so as to lead the learners in their reading.*

TEACHER. Now take up your stylus and go over the outlines of the entire article while I read it to you, in 20 seconds, which is the time in which you should go over the article when you have finished your home work.

ACTIVITY. *Teacher reads entire article aloud in 20 seconds, and class goes over outlines with the stylus.*

TEACHER. Are there questions?

STUDENT. I can't find the next to the last period.

TEACHER. That is because the period and the paragraph mark are combined into one symbol.

ACTIVITY. *Teacher writes in shorthand on board, and says aloud as she writes, "do a little work—paragraph mark."*

STUDENT. About this word "and," should we write it up?

TEACHER. Yes. This is the movement for writing "and."

ACTIVITY. *Teacher writes "and" in shorthand on the board several times, emphasizing the writing movement and saying "and" aloud as she writes.*

STUDENT. How do you distinguish it from "but"?

TEACHER. By the shape of the curve and by the direction in which the outline is written. This is the movement for writing "but."

ACTIVITY. *Teacher writes "but" in shorthand on the board.*

TEACHER. Notice now the difference in the movement and writing direction for "and" and "but."

ACTIVITY. *Teacher writes "and" and "but" several times, emphasizing the writing directions and movements and saying each word aloud as she writes.*

TEACHER. Questions?

STUDENT. It said "a quiet place" the first time we read it.

TEACHER. You inferred "a quiet" place. The word "quiet" isn't in the article.

STUDENT. Is "is" like a comma?

TEACHER. Yes, it is very much like a comma.

- It is the shortest curved stroke you can write rapidly.
- STUDENT. What is the little black dot in the next to the last line?
- TEACHER. That is an "a."
- ACTIVITY. *Teacher writes "a little work" on the board several times and reads aloud as she writes.*
- STUDENT. Where do you begin to write "you have"?
- TEACHER. This is the movement for writing "you have."
- ACTIVITY. *Teacher writes "you have" on the board several times and reads aloud as she writes.*
- STUDENT. Why is "you" hooked on to "have" when it is not hooked on to "dread"?
- TEACHER. The two words, "you have," occur very, very frequently in business literature, while the two words, "you dread," do not occur very often. Words that are spoken frequently are generally spoken very rapidly, and when they are spoken very rapidly, they must be written very rapidly. In shorthand writing, we gain speed in writing by writing the two words together without lifting the pen, as
- ACTIVITY. *Teacher writes "you have" on the board and reads aloud as she writes.*
- TEACHER. There is no reason, so far as the shorthand outlines are concerned, why the two words, "you dread," should not be written without lifting the pen, as
- ACTIVITY. *Teacher writes "you dread" on the board several times and reads aloud as she writes.*
- TEACHER. Other questions? . . . Since you have none, close your textbooks, push them to one side, and pick up your shorthand notebooks and your pens. On the first line of the first page in your notebooks, write the date. Every day you should write the date in your notebooks as we begin our classroom work. I shall dictate this article to you now. Your job is to keep up with me as I dictate. You write a dash or a dot for every word. I do not expect you to know and record any of the shorthand symbols, but I do expect your hand and arm to move at the rate at which I dictate. We will begin now.
- ACTIVITY. *Teacher dictates entire article meaningfully in 20 seconds, and class makes marks in notebooks.*
- TEACHER. That is very good for some of you. However, since some of you just sat and looked at me, let me show you how to do it. Assume that I know no more shorthand than you know now. Miss X, will you dictate the article to me?
- ACTIVITY. *Miss X dictates the article, and on the board the teacher records dots and dashes, except for a few words, such as "work," "a," and "you have."*
- TEACHER. In such procedure, you are learning to work under pressure while you are acquiring this gliding movement in writing. Let's try it again. Your job is to get something on the paper for every word dictated.
- ACTIVITY. *Teacher dictates entire article meaningfully in 20 seconds, and class makes marks in notebooks.*
- TEACHER. Very much better.
- STUDENT. Do we lag a little behind to get the phrases?
- TEACHER. Yes, if you know any phrases. Some of you can't move fast enough because you are writing by fixations of your arm, rather than by a gliding or rolling movement of your own. Do not lift your arm after each shorthand outline, but let it roll on the big muscle.
- ACTIVITY. *Teacher demonstrates against the board the difference in the two movements.*
- TEACHER. Now, with that movement we can all get all the dictation.
- ACTIVITY. *Teacher dictates entire article meaningfully in 20 seconds, and class makes marks in notebooks.*
- TEACHER. Very much better for those who really tried to get it all. Some of you didn't try to get it all. You must *make* yourself do this *now*. Get this technique now and save yourself a lot of grief later. We will do it once more.
- ACTIVITY. *Teacher dictates entire article in 20 seconds, and class makes marks in notebooks.*
- TEACHER. Very good, indeed. Are there any questions about the article or about the movements in writing the shorthand? . . . Since you have no questions, we will go

on to the next article. This next article will help you as you study tonight. The title of the article is "Learning Shorthand." I'll write it on the board and tell you what I write as I write it. All you have to do is to get the substance of the article.

ACTIVITY. *Teacher writes on the board the article, "Learning Shorthand," and meaningfully says aloud what she writes as she writes it. Any rate of writing convenient for the teacher is satisfactory, but, if the rate is less than 80 words per minute, the learners will have difficulty in getting the meaning of what is being written.*

TEACHER. What is the substance of the article?

Replies from individual learners

STUDENT. Keen and accurate. }

STUDENT. Read. }

STUDENT. Write and rewrite. }

STUDENT. You have to have grit. }

STUDENT. Make money. }

STUDENT. Have a good memory. }

TEACHER. Those are some of the ideas in the article. Will someone give them to us in connected form, so that we can get the substance of the article?

STUDENT. It tells you what you have to do to learn shorthand well enough to use it in making money. You have to do a lot of reading and writing and going over and over again of the same thing. You may get tired of doing it, but you have to keep on just the same.

TEACHER. Very good. Please take up your stylus and go over the outlines as I dictate the article to you. Put your feet flat on the floor, so that you can keep up with me.

ACTIVITY. *Teacher dictates the entire article, "Learning Shorthand," in 20 seconds, and class goes over outlines.*

TEACHER. Question?

STUDENT. Is the movement always forward?

TEACHER. Yes. Notice that the notes in the book have a righthand slant.

STUDENT. Is some of the movement below the line?

TEACHER. Yes. You can tell the line of writing in your book by putting a piece of paper along the line in this manner.

ACTIVITY. *Teacher illustrates how to determine the line of writing.*

STUDENT. In our books, the second symbol on the second line ends up backward, doesn't it? When I do it, at least, it ends up backward.

TEACHER. That is right. This is the movement for writing "accurate."

ACTIVITY. *Teacher writes "accurate" on the board several times, saying the word aloud as she writes.*

TEACHER. We will now go over the outlines again.

ACTIVITY. *Teacher dictates the entire article, "Learning Shorthand," in 20 seconds, and class goes over outlines.*

TEACHER. Questions?

STUDENT. Is "time" the first symbol on the left in the last line, and is it written up?

TEACHER. That pattern is the phrase, "In time." The "in" is written parallel to the line of writing, and "time" is written up. Since the movement in Gregg Shorthand is always forward, that is the only way one could write this phrase.

ACTIVITY. *Teacher writes "in time" on the board several times, emphasizing the writing movement and saying the phrase aloud each time she writes it.*

STUDENT. How do you write "attack"?

TEACHER. This is the movement for writing "attack."

ACTIVITY. *Teacher writes "attack" on the board several times, emphasizing the writing movement and saying the word aloud each time she writes it.*

TEACHER. We will now go over the outlines again, so that you will know the time in which I expect you to be able to go over them tomorrow in class.

ACTIVITY. *Teacher dictates entire article in 20 seconds, and class goes over outlines.*

TEACHER. Questions?

STUDENT. In the third line, the third word, do you put a circle at the end of it?

TEACHER. Yes, you do. The word is "rewrite."

STUDENT. Is that a semicolon?

TEACHER. Yes. It is best to put in your punctuation marks.

STUDENT. Do you put in commas?

TEACHER. Yes, if the meaning is complex.

STUDENT. Do you start that six downward?

(Student refers to the word "aid.")

TEACHER. No. You start at the bottom and write up and forward. This is the movement for writing the word "aid."

ACTIVITY. *Teacher writes "aid" on the board, emphasizing the movement and saying the word aloud as she writes.*

STUDENT. What about the one where you come back a little?

TEACHER. This question refers to the phrase "in making." I shall write it on the board very large, so that you can see that there is a jog, making it possible to distinguish the two words.

ACTIVITY. *Teacher writes "in making" on the board, emphasizing the movement and saying the phrase as she writes.*

STUDENT. What is that dot?

TEACHER. It is an "ing" dot; that is the present participle of the verb.

STUDENT. How can you tell it from "a"?

TEACHER. "A" is on the line of writing; "ing" may come any place with respect to the line of writing, as in "doing," "working," and "teaching."

ACTIVITY. *Teacher writes "doing," "working," and "teaching" on the board, saying the words aloud as she writes.*

TEACHER. We will now go over the article once more before writing it in our notebooks.

ACTIVITY. *Teacher dictates the entire article and class goes over the outlines with a stylus.*

TEACHER. That is very good. Now we will write it in our notebooks. Do you have questions before we begin?

STUDENT. What about "and" and "but"?

TEACHER. "And" is written up and forward; "but" is written down and slightly backward, thus.

ACTIVITY. *Teacher writes "and" and "but" on the board, emphasizing the writing movements and saying each word aloud as she writes.*

STUDENT. What about "shorthand"?

TEACHER. This is the movement for writing "shorthand."

ACTIVITY. *Teacher writes "shorthand" on the board, emphasizing the writing movement and saying the word aloud each time*

she writes it.

STUDENT. Is it two strokes?

TEACHER. Yes.

STUDENT. Is "but" written down?

TEACHER. Yes, with a good, big swing, like this.

ACTIVITY. *Teacher writes "but" on the board, emphasizing the writing movement and saying the word aloud each time she writes it.*

TEACHER. Are we ready to begin? As I dictate, you write a dot or a dash. You do not need to know the shorthand symbols for all this article. What are you trying to acquire now is the correct writing movement.

ACTIVITY. *Teacher dictates the entire article in 20 seconds, and class makes marks in notebooks.*

TEACHER. Some of you know some of the symbols, so we will do it again, and you write the symbols that you know. For the ones you do not know, write a dot or a dash. Do not stop, but keep going through the entire article.

ACTIVITY. *Teacher dictates entire article, and class makes marks in notebooks.*

TEACHER. Very good. Now you will copy your assignment for tomorrow. Copy it exactly as it is on the board.

ACTIVITY. *Class copies in notebooks:*

1. Go over the outlines of "Just Begin" as many times as necessary in order for you to be able to write the entire article in 20 seconds. When we use the term, "go over," we mean use the stylus.

2. Read aloud "Just Begin" until you can read it in 10 seconds.

3. Go over the outlines of "Learning Shorthand" as many times as necessary in order for you to be able to write the entire article in 30 seconds.

4. Read aloud "Learning Shorthand" until you can read it in 15 seconds.

TEACHER. Questions?

STUDENT. What if you don't remember? How can you read them aloud?

TEACHER. You know the substance of the articles. You are not expected to know the articles word for word tomorrow. By the third class you will probably know them verbatim.

STUDENT. How can you learn if you don't know it?

TEACHER. You know what it is about, don't you? Well, tonight when you read aloud

you will simply make up a good, connected story and keep doing it until you get your story told within the time limit set. Day by day you will add to your vocabulary until you will be reading verbatim.

STUDENT. Do you mind if we use the dictionary or some book to get the meaning of the symbols, or the a, b, c's?

TEACHER. Yes, I do mind. Don't do it. I want you to read these articles like a child reads the funny papers. Many of you have

learned to read that way. There is no reason why you can't learn to read shorthand that way. Would you like to read the two articles aloud once more before you leave?

STUDENT. Yes.

ACTIVITY. *Teacher and learners read the two articles aloud. Teacher should read a little faster than the learners, so as to lead them in their reading.*

TEACHER. That is exactly the way you should do it when you are working alone. Class excused.

Criticism, Suggestion and Advice

CHARLES E. BELLATTY, head of the Department of Advertising, College of Business Administration, Boston University, conceived the idea in 1924 of publishing a semi-monthly bulletin devoted to the self-improvement of the students majoring in Business Administration at Boston University. The subject matter used for the criticism, suggestions and advice contained in that bulletin was the current issue of the *Saturday Evening Post*. Pertinent articles and advertisements in that magazine were reviewed by members of the faculty of the College of Business Administration. Questions based on these reviews were submitted to the students and prizes were awarded for the best answers. The success of the bulletin was immediate, and it soon came to play a major part in supplementing the curriculum of the College of Business Administration.

Today that bulletin has grown to an eight-page issue twice a month, with a circulation of 8,900 copies distributed to some 300 instructors and professors in universities, colleges, and high schools throughout the country. The bulletin is issued without charge, and the demand greatly exceeds the supply. The increasing popularity of the bulletin with commercial teachers in public and private schools of secondary rank led to an exchange of correspondence between Mr. Bellatty and

our Managing Editor, in the hope that at least a portion, if not all, of the bulletin might be made more generally available.

The result of this correspondence was a most happy one for our readers. Beginning with the October issue, we are reprinting each month selected portions of *Criticism, Suggestion and Advice*. Mr. Bellatty will make the selections himself, and will edit this new department.

Among the regular features of this department will be:

Reviews by Dean Everett W. Lord and his associates, of articles on education, politics, ethics, economics, finance, and business organization and management.

"Studying the Advertisements in *The Saturday Evening Post*" with Charles and Ruth Bellatty.

"Corrected English for Correspondents" and "Two-Dollar Words," by John Walter Sullivan, Professor of English.

Questions, exercises and problems will supplement these features, and attractive prizes will be offered both teachers and students for the best answers and solutions.

Mr. Bellatty has made *Criticism, Suggestion and Advice* of absorbing interest and great practical value to university students of commerce, English, and advertising. THE BUSINESS EDUCATION WORLD is most pleased to be able to extend this service to its readers.

THE B. E. W. MONTHLY B



L. E. FRAILEY

NOW it can be told—a story of tremendous interest to teachers and students of the English of business. The *BUSINESS EDUCATION WORLD* in this issue launches a new service for educators, conducted by L. E. Frailey, an executive of The Dartnell Corporation, Chicago, whose articles about business letters and management are read and acclaimed all over the world.

Each month the B. E. W. will publish a practical and interesting problem letter for students and teachers to answer—exactly as business men would answer them in their everyday experience. For the best solution sent to the Business Letter Contest Editor of the *BUSINESS EDUCATION WORLD* by a student, there will be a cash prize of \$5, and for the second best solution, a prize of \$3. But that isn't all. A first and second prize of the same amount will also be awarded for the best contributions made by the teachers themselves. The prize winning solutions to the first problem will be printed in the November issue of the *BUSINESS EDUCATION WORLD*, along with Mr. Frailey's comments.

The rules of the contest are simple! Send

two copies of your letter to the Editor not later than October first. One copy must be written on plain white paper with nothing on it which would help to identify the writer. The other copy should carry the name of the writer, the name of his English instructor if he is a student, the school to which he belongs, and the address. Only the unsigned copies will be seen by Mr. Frailey, the sole judge of the contest, thus guaranteeing an absolutely impartial decision.

To this contest, Mr. Frailey brings an experience that enables him to meet the educator both from the point of view of the classroom, and that of the business office. At the beginning of his career, after four years in the University of Illinois, Mr. Frailey was a teacher of English and Public Speaking at Culver Military Academy, and other first rank schools. For twelve years, he was Personnel Director of the largest feed manufacturer in the world. He can bridge the gap between schoolroom and business as few men can. And he writes with the vividness and dash of the good novelist!

When we say that Mr. Frailey has achieved international rating, we have not exaggerated. His advice on letter problems is sought by business men in many foreign countries. His book, "Smooth Sailing," has been published in both America and England. The presidents of our greatest corporations have distributed it among their executives. He is at present conducting a "Better Letters Clinic" in the columns of *American Business and System*.

The *BUSINESS EDUCATION WORLD* is proud to bring to its readers the experience of a man who has gained such distinction. You and your students are going to use and enjoy all that he writes.—C. I. B.

BUSINESS LETTER CONTEST

The first of a series of problems and comments by an executive who has won international recognition as a leading authority and most fascinating writer on the subject of letters in business

• **L. E. FRAILEY**

The Dartnell Corporation
Chicago

It is going to be a lot of fun, and a real challenge, to talk about better business letters to the thousands of teachers who read the *BUSINESS EDUCATION WORLD*. Many years ago I, too, was a teacher, and I still think that teaching is the most honorable of all the professions. In my work as a personnel director, I have interviewed and hired many young folks just out of high school. So you see, I do not feel that we approach each other in this magazine entirely as strangers. And before the job is done, I hope that we will indeed be friends!

It is impossible, of course, to teach anyone *exactly* how to write a business letter. Letters cannot be measured with a yard stick. I cannot say, "Do this and your letter will be good," or "Fail to do that and it will be poor." There are no absolute rules. Each letter is a problem in itself. All I can hope to give you are a few ideas, out of my own experience, which, according to your own personality, you may interpret and use to get results.

On the other hand, I am sincere in telling you that it will pay any person to give some of his time and thinking to learning how to write acceptable letters. In one company, where I worked for twelve years, every applicant for a position had to write a letter on the back of the application blank. It had to be a good letter or the applicant was not hired.

The reason for this is plain. Letters count so highly in business. Every letter that goes out of a company is a contact between that company and the reader. The contact will be either agreeable or unpleas-

ant. Ultimately, it may mean more or less business from that reader. Letters must be salesmen of good will. They must be friendly, forceful, dignified, and human. You simply must know how to write good letters or you will not get far in your business career.

It is a fascinating game—played by you and the reader. How to get his attention! How to weld a chain of facts that he will understand! How to win his confidence! How to make him act! He gets so many letters. How can you make yours stand out above all the rest?

In the old days, a letter was sure to be read, no matter how poorly it was written. When Postmaster Lincoln stuck in his hat band the letters which came to his office, it was a great event even to get a letter. "Here's one for you," said Abe, and home you rushed so that the whole family could see. It was something to be proud of—something to show the neighbors.

But not now. More than a million letters are mailed every hour in this country. The majority might just as well never have been written. They are all so much alike. They start out so bravely. The reader glances at the first paragraph, he yawns or he scowls—into the waste paper basket they go. What a pity! So much time lost, so much effort wasted—all because those letters were dull and drab. They could not get the reader's attention. Costly little soldiers—millions of them murdered every day—victims of poor generalship!

Well, enough of this introduction. We will get to know each other better as we go along. Quite humbly, but sincerely, I believe I can help you to learn how to write better letters. Let's turn the page and get started on the September problem.

THE SEPTEMBER LETTER PROBLEM

Dear Mr. Wilson:

I have just been allowed to read your letter to Sam Sebastian. To say that I am surprised and disgusted is mild compared to the way I feel about your unwarranted action. I understand, of course, that the average corporation has little appreciation of honest service, but it has always been my opinion that New England Foods was an exception to the usual run of ruthless and cold-blooded companies.

You should realize, if you do not, that Sam has been getting a larger share of Wenner business than any other man traveling in this state. And he is going to continue to get our orders, even if it becomes necessary for us to buy other brands. We are going to stick with Sam, and his successor will not be welcome in our office. We don't like to deal in such an unfriendly manner, but justice is justice, and two can play your game as well as one.

We bought more than fifty carloads of your foods last year, and there are thousands of retailers in this state who look to us for advice about when and where to buy. It will pay you to think of these retailers, and our influence with them, when you consider our request to put Sam back on the job which he surely deserves.

What's the matter with Sam? He is smart enough to hold a college degree, and so well liked that he hasn't an enemy in Indianapolis, or any other town in the state. He has been working for you almost six years, and it seems queer that it would take you that long to find out he wasn't making good. Sam is true blue, and you know it, but the thing you probably didn't know is that he is engaged to marry my daughter in June--and a fine wedding present you have handed this young couple.

So, you see, I have a personal interest in Sam, although that has nothing to do with my estimate of his ability and value to your business. He gets my daughter no matter what you may do, but you don't get any more of my business unless you put him back to work immediately. I am ready to buy several thousand cases of canned goods but will wait until I find out what you intend to do about Sam.

Yours for fair play,

CY WENNER,

President, Wenner Grocery Company.

"YOU CAN'T DISCHARGE MY FUTURE SON-IN-LAW"

The September Letter Problem

Sam Sebastian has received notice from his sales manager that he is no longer the Indiana representative for New England Foods, Inc. This could not have been a great surprise to Sam, as he had several times been warned that he would have to do better or go. He was given a month's extra salary with his dismissal. This seemed fair to Mr. Wilson, the sales manager, but not to Cy Wenner, President of the Wenner Grocery Company.

"HE gets my daughter no matter what you may do," writes Cy Wenner, "but you don't get any more of my business unless you put him back to work." Now there's a letter problem packed with all the heart throbs of ye old time mellerdrammer. Little Eva crossing the ice-caked river had no greater need for caution than does the writer who attempts to answer Cy Wenner's letter.

The heroine is soon to be married, but the hero has lost his job. The villain—but who is the villain? Can it be Cy Wenner, the Indianapolis grocer? Why, no, he is only trying to right a wrong—and if he loses! Ye gods, he will have to support his son-in-law!

Too bad, but the truth must prevail. Yours is the villain's role. You are the man who spoiled the wedding plans by giving Sam Sebastian the blue ticket. You can't deny it. It is true that Sam had been slipping, that he stood near the bottom among your forty salesmen, but what of that? Sam is in love with Winnie Wenner, and surely romance is more important than canned spinach, string beans, or tomato juice! Besides, Sam didn't have to go to much trouble in getting his orders. He could sit in the Wenner parlor with Winnie, and he could call upstairs, "Oh, papa, how about a car of lima beans tomorrow?" A nice arrangement, until your letter came along to wreck it. Oh, yes, you are the villain. Cy Wenner says you are.

Now, seriously, this problem presents a situation which sales managers frequently encounter. Be he ever so inefficient, there exists no salesman without a few good friends among your customers. Discharge any salesman, and you can be pretty sure of some back-fire. Only last week, I saw a letter

from a big dealer in the East. He was just as angry as Cy Wenner—just as positive that a good salesman had been unjustly discharged. So, when to honest conviction that a wrong is being done, you add Papa Wenner's desire to protect his daughter—well, it becomes a problem to test your tact.

In spite of the fact that Sam Sebastian had been frequently warned, he really was not getting a reasonable number of orders from his territory. The sales of the company in 1934 exceeded those in 1933 by 39%. But Sam's sales were 8% *less* in the better year. Your Illinois man produced 22% more than in 1933, and your Ohio man led all of your salesmen with an increase of 92%. So, you see, the facts, plain as the nose on Sam's face, were all against him.

Will these facts change the opinion of Cy Wenner? I doubt it. "If Sam is such a rotten salesman, how does he sell ME?" shouts Mr. Wenner. Well, of course, he has a daughter—but he tells you himself that she has had no influence on his judgment of that daring young man, Sam Sebastian. No, no, a thousand times, no—you cannot bring the young lady into the argument.

And Cy's business is big enough to worry about! Fifty carloads of canned goods cannot lightly be ignored. If your profit averages \$500 a carload, then it is \$25,000 that Wenner threatens to take out of your assets. Maybe he is bluffing—maybe not. But you cannot afford to lose that much business without a struggle. You must find the way to put Cy Wenner in a good humor—*without* rehiring Sam Sebastian. It's a problem that would make any sales manager do a lot of thinking. How will *you* solve it? Imagine that you are Sales Manager Wilson. Answer Cy Wenner's letter.

Your letter must be mailed in time to reach the Editor Tuesday, October first.

HOW I TEACH GREGG SHORTHAND

The timed daily teaching plans used by this brilliant teacher and talented shorthand writer and author commenced in March, and will continue until the Manual is covered

• **LOUIS A. LESLIE, C.S.R.**

Editor, The Gregg News Letter
New York, N. Y.

IN her book, "Teaching Gregg Shorthand by the Analytical Method," Mrs. Minnie DeMotte Frick says:

A new light has appeared in the shorthand horizon—rules as objectives in themselves will no longer torment the shorthand aspirant. Memorizing and reciting rules have gone out of fashion; habituating the law in action is the latest style. No wonder rules were so hard. How can one put a circle "outside an angle" when there is no angle there? And how can one stop to decipher action when the dictator is already fifteen words ahead? It is so much easier to hang the lines around old Dobbin's neck, and let him "find the way home"—and he frequently does a better job of it than his master.

Repeated actions create habits, and habits are more dependable than the average performance of rule application. The true purpose of a shorthand law is to control movement, not formation. We are to turn "right" or "left" because we know that is the way to turn, just as we know how to get to grandmother's house on Thanksgiving Day. After we have made the proper turns many, many times, the habit is set, and the action goes by itself. This means that it has passed out of the jurisdiction of the "thinking" brain, and is now in charge of an automatic or habit brain. Everyone likes to obey law, but no one wants to think of law. And well we know that trouble ensues if we do not act the law. It is not the letter of the law, but the law in action, that counts.

One psychologist has said, "The kink in the brain is made at the moment of action."

Miss Elizabeth Adams, of San Francisco, aptly says, "Muscularizing, not memorizing rules, is the latest procedure in skills." Recognition of these facts should preclude any further waste of time in abstract rule recitation.

Rules vs. Habits. No rule can be complete in itself; it must always have something on which it can function. Without the object the rule is just dead weight, and most of us are carrying around enough dead material as it is. The familiar saying "Let's go," surely applies to shorthand. For "go" we must, and keep going, and going, and going, until every movement has become habituated. Then we forget about the movements. But habit does not forget. No, indeed. It is right there every time we want it forever after. How easy it was to forget those rules! But habits are not so easily misplaced. Did you ever try to lose one?

The Rule Redundant. Where no choice of action is involved, a rule is a hindrance. Any fixed and unvariable response needs no checking formula. *Always is always.* Why talk about the circle before *k* and *g*, or *p* and *b*, as being "inside of curves," or "outside of angles," when there is no alternative? It is a one-way road; the curve or angle has nothing to do with it.

Webster defines "test" as "a decisive trial." He defines "trial," in part, as "exposure to suffering." Anyone having experienced a test in shorthand will agree that Mr. Webster knew what he was talking about.

Tests, True and False. The true test of shorthand ability is the writer's daily response to the teacher's demands. When a student

sits in class and responds correctly to dictation, he proves that he has learned the things he has been taught. The material must be normal; the condition must be normal. Any unusual condition or strain interrupts mental and physical balance and produces abnormal results.

Have you ever listened to Mary as she practices on the piano day after day? She plays well, as you can testify. But one day a neighbor comes in and asks her to play. She places a familiar piece on the music rack, but what she plays you have never heard before, and sincerely pray that you may never hear again. What has happened? Is Mary a poor player? Oh, no. Mary is a good player, as she will prove on the morrow; the change of conditions upset her mental and physical coordination, and failure was the result.

This is what happens when an examination is given before the mental knowledge of shorthand is perfectly synchronized with the physical expression. Physicians will tell you that it takes three years to rebuild a nerve. Would that they could tell us how long it takes to build a nerve track! Any teacher who has heard his students tell glibly how to perform an act, and then has beheld their lack of performance, knows that mental perception does not insure physical expression. Frequently, the physical process continues apparently without guidance, throughout the test, then long after the paper has been handed in a small voice within says, "You know that word is written this way."

Ah, that is the secret! The student did mentally perceive, but mental and physical coordination needs more time. The history teacher presents a chapter so clearly that the students get a mental picture of the events of the period. He gives a test immediately and gets fairly good results—better results, in fact, than he would get were he to delay the test a few months.

The shorthand teacher who follows this example is working on a wrong premise. The history required only perception; shorthand demands physical adaptation as well. The time of this physical change is controlled by nature, not by the shorthand teacher. "Time waits for no man," neither

does it hasten. No shorthand teacher will get the results he hopes for if he gives the test before mental and physical coordination is established. Nor is such a test a correct basis on which to estimate progress. A period for crystallization must be allowed before dependable results can be obtained.

The Time of Testing. How may a teacher estimate results other than those secured during the class period? The adjustment is usually made during the teaching of the chapter following the one that is "setting" or "crystallizing." For example, Chapter III has just been finished. A test is given. It may show considerable uncertainty on the forms within the chapter, but it should show a much better record on circle placement and brief forms from Chapters I and II than when the test was given at the close of Chapter II.

This condition will be found true all the way through the book, provided the teaching was well done. The new work given toward the end of a semester will be taking definite form during the following semester.

Pen Slips. Every teacher finds an occasional form written "upside down" or "wrong side out." The outline seems to have "gone off by itself." Such errors are not due to lack of knowledge; they are accidents along the way, and should not lower the grade.

Proportion. Size of writing is governed by individual physical structure, and no wise teacher will set up a single standard of measurement for checking outline formation. Proportion is *relative* length—not length. But even relative length must not be measured by a "yard stick," as hundreds of teachers attempt to do. Emotional disturbance destroys muscular control, which, in turn, reacts on the stroking. If the proportion is such that the outline is legible, it should be accepted. Many teachers wear themselves out checking faults of the moment, or valueless errors. "I checked everything" indicates hard work, but poor judgment. Self-consciousness is one of the greatest drawbacks to shorthand production, and the teacher who insists on petty details will hinder—not help.

Lesson Plan for Chapter V

UNIT 13

IN each day's lesson there should be a short review of brief forms, but this should be held down to a few minutes at the outside. In other words, not more than 10 per cent of the class time should ever be used for review work of this sort. Reviews are not specifically given in these lesson plans because, as explained in the Preface, the writer can never be sure at what point the teacher is beginning a new day's lesson, and it is impossible to prescribe the proper review.

(The Lesson Plans given here are of value only when used as suggested in the March, 1935, issue of THE BUSINESS EDUCATION WORLD. As explained there, italic type is used to indicate that the matter so printed is a verbatim report of the writer's own classroom instruction. These verbatim reports are included as an indication of the very small amount of explanation required with this method of teaching.)

87. Manual Paragraph 112. 1 Minute

The diphthong u is written *o*



Unit, cue, cute, acute, few, view, human.

88. Manual Paragraph 112 (continued). 2½ Minutes

The diphthong oi is written *o*



Toy, oil, toil, soil, annoy, noise, voice, join.

89. Manual Paragraph 112 (continued). 3 Minutes

The diphthong i is written *o*



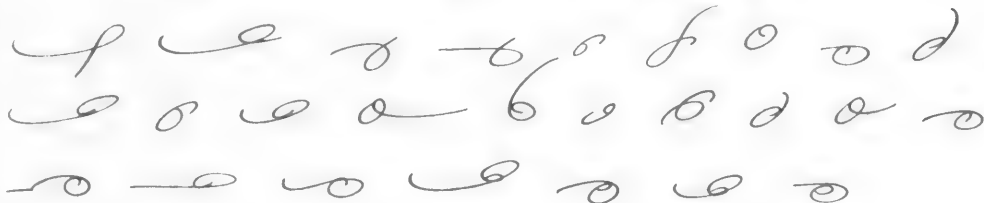
Lie, apply, applies, applied, arise, prize, tries, tried, climb, tie, tire, nice, nicely, nicer, sign, fine, vine, sight, fight, cry, cries, crime, cried.

90. Manual Paragraph 112 (continued). 11½ Minutes

The diphthong ow is written *O*



91. Manual Paragraphs 114, 115, 116. 14 Minutes



92. Home-Work Assignment

Read Manual Paragraph 113; copy twice Manual Paragraphs 114, 115, 116; read and copy at least once Fundamental Drill Exercise 22. Impress students with the importance of using the keys to save time.

UNIT 14

93. Manual Paragraph 119. 1¾ Minutes

The diphthong i followed by any other vowel is expressed by a double circle.



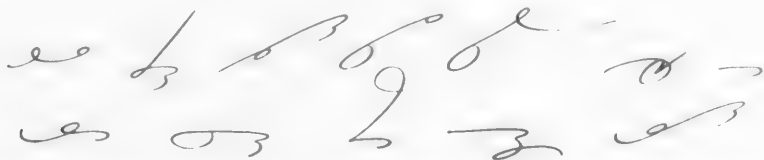
94. Manual Paragraph 120. 1 Minute

In a few words you get these combinations.



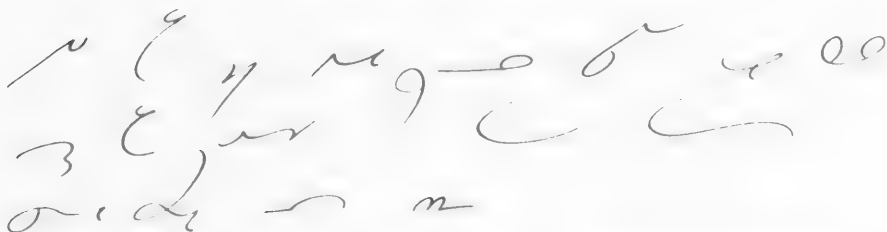
95. Manual Paragraph 121. 4½ Minutes

It is often possible to omit one vowel from a vowel combination. Also, it is sometimes possible to express the diphthong u by the oo hook—as it is often pronounced.



Theory, genius, tedious, idea, ideal, quiet, new, renew, amuse, avenue, music, reduce.

96. Manual Paragraph 122. 9 Minutes



Dollar, object, strange, trust, mail, address, respect-respectfully-respectful, arrange-arrangement, consider-consideration, opportunity, throughout, advantage, please, progress, across, various, enclose, wonder.

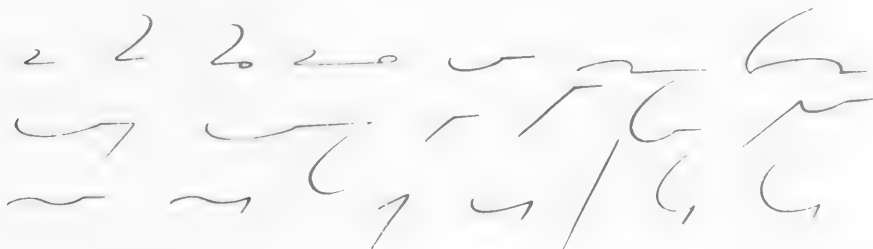
97. Home-Work Assignment

Read Manual Paragraphs 118, 119, 120, 121; copy twice Manual Paragraph 122; read and copy at least once Fundamental Drills, Exercise 23. Impress students with the importance of using the keys to save time.

UNIT 15

98. Manual Paragraph 124. 9 Minutes

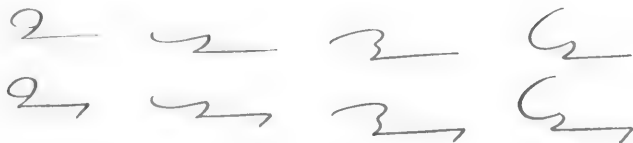
Omission of *u* and *ow*:



Sun, fun, funny, summer, run, come, begun, lunch, lumber, town, down, brown, drown, crown, crush, touch, rush, judge, brush, blush.

99. Manual Paragraph 126. 1 1/4 Minutes

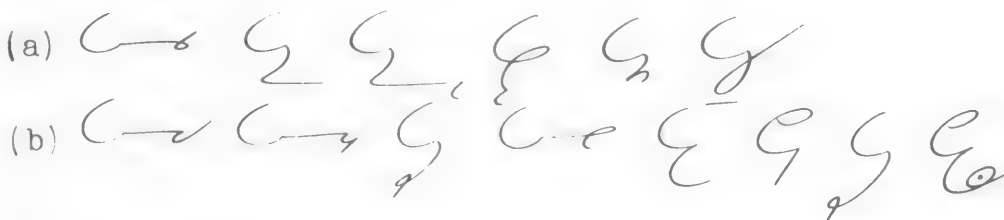
The termination *sume*:



Assume, resume, consume, presume, assumption, resumption, consumption, presumption.

100. Manual Paragraph 127. 5 Minutes

The syllables *per* and *pro* at the beginning of words:

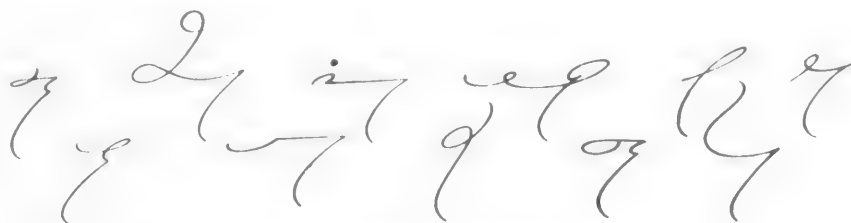


(a) Permit, perform, performance, perhaps, pursue, persuade.

(b) Promote, promotion, profession, promise, proper, approach, provision, appropriate.

101. Manual Paragraph 127 (continued). 3 Minutes

The syllable *ble* at the end of words:



Sensible, available, humble, reliable, table, terrible.

(Brief forms) Respectable, remarkable, favorable, answerable, valuable.

102. Manual Paragraph 127 (continued). 1 Minute

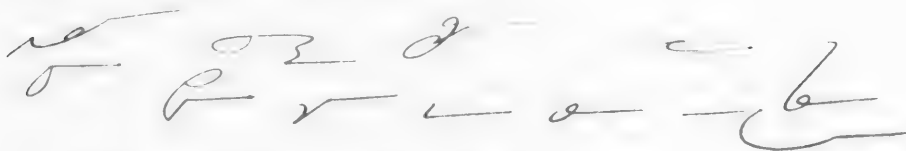
"In the following words only the syllable *ple* is expressed by *p*."



Simple, sample, ample, example.

103. Manual Paragraph 127 (continued). 4½ Minutes

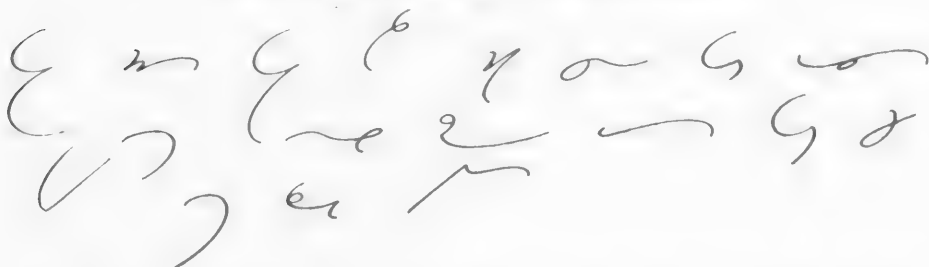
The syllable *-ment* at the end of words:



Treatment, amusement, excitement, moment, enjoyment.

(Brief forms) Agreement, apartment, statement, shipment, appointment, employment.

104. Manual Paragraph 130. 10½ Minutes



Problem, success, probable, except, stop, accord, person-personal, regret-regular, confident-confidence, correspond-correspondence, excel-excellent-excellence, organize-organization, perfect-proof, satisfy-satisfactory, bed-bad, cover, serious, direct.

105. Home-Work Assignment

Read Manual Paragraphs 124, 126, 127, 128, 129; copy twice Manual Paragraph 130; read and copy at least once Fundamental Drills, Exercises 24, 25; read and copy at least once Graded Readings, Chapter V; Speed Studies, Chapter V, to be used as material for reading tests if desired; otherwise it may be assigned for reading practice. Impress students with the importance of using the keys to save time.



FRED. M. HUNTER

FREDERICK M. HUNTER, Chancellor of the University of Denver since 1928, has accepted the Chancellorship of the Oregon institutions of higher learning. He assumes his new duties this month.

Dr. Hunter has made an unusually fine record during his seven years of service as Chancellor of the University of Denver. Through his efforts the enrollment has greatly increased and the scholastic standards of the university have been raised.

Dr. David Shaw Duncan, Dean Emeritus of the College of Liberal Arts, succeeds Dr. Hunter.

BOOKKEEPING AND THE STUDENT

How does the student regard bookkeeping? Mr. Deutsch wanted to know, and the replies to his questionnaire should prove of interest to teachers of the subject

• ABRAHAM DEUTSCH

George Washington High School
New York, N. Y.

THE aims, outcomes, content, and methods of teaching bookkeeping in the secondary schools have been discussed at length by administrators, supervisors, and teachers. In all this ferment, it may not be amiss to seek further light in a different field, one which deals with the reactions of the students themselves, their thoughts, desires, attitudes, and points of view. Evaluation of such data may present difficulties, and the validity of any generalizations would have to depend on such factors as the number of students involved, the varying levels of mental ability, differences in school environment and teaching personnel, etc. Yet, even an informal individual classroom or single school survey, conducted on a modest scale, can offer revealing hints and suggestions that may serve as valuable checks and aids. Suffice it to say that just such an informal survey, as in this particular case, disclosed an amazing amount of relevant and revealing thinking about bookkeeping that may be of interest to all thoughtful students of education, not only in this particular field but in other fields of education.

This present study was made in a large coeducational and so-called "general" or "academic" high school. All commercial work is "elective," including bookkeeping. A very simple questionnaire was distributed to the students of about a dozen and a half classes in the main building, which accommodates students above the third term in school, the three lower-term students being quartered in neighboring annexes. No formal procedure was set for the distribution of the questionnaire, which was given out with

practically no comment shortly before the midterm examinations. The questionnaire follows:

TO THE STUDENT:

Some teachers are making a scientific study of bookkeeping from the standpoint of the students. Your cooperation in filling in the following blanks will be appreciated. Give honest answers.

1. What term of bookkeeping are you taking now?.....
2. Is this your own elective or was it assigned to you?.....
3. What value do you expect or hope to derive from the study of bookkeeping?.....
4. Are you deriving any special benefits from the study of bookkeeping?.....
5. Explain why you like or dislike this subject.
.....
6. Give any particular reason to explain why you are doing good, average, or poor work.....
7. Make any comments, suggestions, or criticisms you may care to make in regard to bookkeeping.
.....
8. Check Boy () or Girl ()

The questionnaire definitely aimed to encourage the students to answer freely and frankly. The answers, which required but a few minutes in most cases, were commendably ingenuous, and the nature of the comments generally makes their perusal very worth while. In some cases the meagerness of the answers, or the entire lack of reaction, may have significance. A splendid insight is also afforded into certain phases of adolescent psychology.

Classifications of reactions were not made according to predetermined bases but rather in classifications suggested by the answers themselves. No attempt has been made to develop generalities or to indicate percentages with mathematical precision, because, for one

reason, 410 cases in but part of one school are far too few. Instead, simple tabular summaries and outstanding or significant quotations are here presented. Irrelevant answers were few, but there was some tendency toward repetition which centered largely around the idea of interest or practical use. A small number of unclassified comments, because of their scattered nature, were omitted from the tabulations.

These students ranged from the fourth through the eighth, or senior, section. Notice that there is a good representation among

For use in my own business....store of my own	12	2
Personal benefit....insight into business practical knowledge....background learn about business....talk more intelligently to business people.....	13	14
None	10	15
2-year group...to fill in my program.....	4	5

The following selected answers were given by boys and are arranged by grade, beginning with the first:

You have to have a knowledge of bookkeeping to get anywhere.

CLASSIFICATION OF THE STUDENTS

Term of bookkeeping. . . .	I				II				III				IV				V	
Sex (M, boys; F, girls) . . .	M		F		M		F		M		F		M		F		M	F
Elective or non-elective. . .	E	N	E	N	E	N	E	N	E	N	E	N	E	N	E	N	E	E
Number of papers.	36	15	25	9	32	6	56	5	56	7	81	7	19	4	32	9	9	2
Total.	85				99				151				64				11	
Total for boys, 184; total for girls, 226.																		

those for whom bookkeeping was "elected." There was but one fifth-term bookkeeping class and none above the fifth term.

ANSWER TO QUESTION 3

What value do you expect or hope to derive from the study of bookkeeping?.....

Answers

Boys Girls

Hope to get a job as a bookkeeper...in case I do not go to college...know enough to get a job...plan to be a bookkeeper...in case I fail elsewhere...learn enough to be a bookkeeper...in case I am called on to do bookkeeping...get ahead through bookkeeping...might come in handy...help...use in later life...help me get a job...groundwork...for office...use as secretary...for advancement...start in business...preparedness...use in business...position requiring use of bookkeeping	100	179
No answer	9	1
Plan to be an accountant...a C.P.A.....	22	3
For use in my father's business.....	4	3

I do not expect to become a public accountant or a bookkeeper, but I am getting a clearer understanding of business.

I hope sufficiently to understand the making and reading of books in order that I may aid myself during my college life in obtaining my tuition. Bookkeeping will probably help one who is to study law in understanding a firm's books.

Perhaps use it in actual business office work, or it occurs to me as being a very useful study to know for one's own personal satisfaction. We all keep accounts sometime or other.

All of us can't be doctors, architects, etc. Sooner or later we must turn to a business, and bookkeeping gives you all the fundamentals of a business.

Girls offered the following:

I do not expect to go into business when I graduate, but if I need to, I am sure I could do bookkeeping.

I intend to use it as a means of securing a position as secretary. Stored knowledge often comes in handy.

I would rather take commercial subjects than general, but I have no intention of becoming a bookkeeper.

It may be useful some day, as I am not decided as to what I will do in the future.

Many times in business, even if you are not a bookkeeper, a knowledge of bookkeeping is an asset.

I intend being a dancer—if not, well, then a bookkeeper.

I expect to be a nurse. I really don't know what good it is going to be to me.

Aid me in being more valuable to my employer in the business world, as I am taking a secretarial course.

I did intend to become a bookkeeper, but my viewpoint changed to other subjects that interested me more.

In some offices bookkeeping is required, or it is helpful. You can demand a higher salary if you know bookkeeping.

ANSWERS TO QUESTION 4

Are you deriving any special benefits from the study of bookkeeping?

Answers	Boys	Girls
Yes	36	30
No	18	26
Little...in a way...some...not much..	4	4
Not yet...too early...not taking long enough...only for a year.....	4	4
Don't know	4	2
No answer	16	22
Substantial repetition of first answer group in Table II (emphasis on use).....	21	27
Understanding of business...how recorded talk more intelligently with business people...learn how business operates...processes...functions of business...principles...problems of business.....	29	30
Develops the mind...trains you to think clearly...makes you think...solves problems...keeps you alert...speeds thinking...teaches us to reason...to think and act quickly...sharpens our wits.....	11	22
Improves arithmetic...training in arithmetic learn to figure better...keener sense of figures...makes me more accurate...improves calculations	15	23
Handwriting improved...makes me accurate...neatness...care in work	8	21
Keep accounts...budgets...keep track of income and expense	3	6
Knowledge of subject...learning book-keeping	5	15

The following selected comments were taken from boys' papers:

First, I am learning that neatness is one of the most important points in bookkeeping.

It shows me how much arithmetic I have forgotten, and it has made me more accurate in adding and subtracting.

I've learned a lot, not only in bookkeeping.

Don't think so. As yet no sign of any special benefit outside of a knowledge of a common form of account keeping in business.

Yes, for my own use. I help my father and on Saturdays, when his bookkeeper has little things for me to do.

My penmanship has improved and my work is neater. Otherwise, no special benefits.

Gives me a better knowledge of adding. As I work in a grocery store after school, adding practice comes in handy.

Helping me to think in a businesslike way. Am just beginning to realize what hardships a business can be.

Learn how big business corporations can judge their profits or losses and how they can put their finger on the spot which is responsible for these profits and losses.

Not much, because the things they teach in high school in two years you can learn in college in less than half a term. . . .

Girls made the following comments:

Sharpens my wits. You must be on the alert for mistakes all the time, as a little slip may cause lots of trouble.

Learn about business and understand why certain business transactions are made and the benefit and disadvantages which may result.

Not exactly a special benefit to be able to keep accurate accounts and to be able to add, subtract, and multiply, and to discount notes or to be able to know how to draw interest on a note, as we are now doing.

In the first term I really did not give much thought to bookkeeping, because I didn't think I would use it in later life; but now that I have given it more serious thought, I find it is one of the more important subjects.

Helping me overcome my bad habit of carelessness.

Learning how to be neat and to think for the first time.

Teaches you to think things out and not go along pretending you know something when you know it isn't so.

Not anything I can think of. Of course, it enables me to budget my own finances, which anyone might do without bookkeeping. It does, however, show me how much more complicated business is.

Not right now, as I have decided to study dietetics.

ANSWERS TO QUESTION 5

Explain why you like or dislike this subject?

Answers	Boys	Girls
No answer	12	11
Neutral, neither like nor dislike.....	9	6
Interesting...am interested...interesting in parts...isn't dry...very...or slightly interesting...not bad...fascinating...favorite subject...not boring not disagreeable	61	92

Not hard...simple...easy...not too difficult...never have to worry...don't have to study...understand well...surer of passing...not complicated comes easy...easy to grasp...get along no trouble with home work understand it...know how to do it do well...get good marks...don't dislike...would like it if I understood it	31	45
Enjoy the work...enjoy making entries...doing sets...keeps me busy...like to keep books...like to write...enjoy using a pen	8	19
Like it because it is useful...a benefit...helpful in business...helps me to understand business...will enable me to make a living...fall back on...practical...shows how to keep records...I like business...like problems of business...I like office work	41	47
No home work...not much home work...not much study	3	1
I like the method of teaching...teacher is helpful...makes us understand	6	10
I like arithmetic...always liked arithmetic...helpful in arithmetic	4	10
Logical...not memorized...like to work out complicated problems...like to puzzle out difficult entries...can use your head...technical perfection...can use your brains...common sense...a reason for doing everything...everything must be proved...helped me concentrate better...keeps me alert...learn to check up elsewhere...makes me accurate...overcoming carelessness	10	21
I just like it...always liked it	3	3
A contrast to other subjects...different	3	5
Requires neatness...sense of neatness		
I need it...neat handwriting	1	4
Dry...can't be interested...not interesting enough...boring	4	6
Hard...some parts complicated...difficult...I get mixed up easily	4	9
I just dislike it	1	4
Poor teaching...poor teacher	2	5
Monotonous...minor details...each day the same...set after set...matter-of-fact...nothing original or new to look forward to...disappointed...mechanical	7	10
Do not want it...no other choice...rather take another subject	3	2

Boys made the following selected comments:

I like it because it seems advanced and grown up.
Fairly easy and simple to grasp and gives you a chance to understand how to keep track of a business.

You can use your brain and common sense.

I like anything to do with figures.

No choice but to like it.

Never intend to be indoors to be a bookkeeper, and I don't like bookkeeping.

Enjoy it because it is like a game which must balance or the game is lost.

Keeps me more busy than any other subject. I don't like a lot of bookkeeping, but it is interesting.

It is the most practical subject taught in the school. If the school should suddenly close for some reason, I would be qualified to become a clerk.

Interesting because I have planned to become a bookkeeper. I make it my duty to have to like it.

It is so matter-of-fact. There is nothing original or new to look forward to. I am frankly disappointed in the subject.

It is interesting and a great contrast to other subjects; not so difficult.

I dislike it because it takes up the time of other subjects which I need to graduate this term.

It gives the average person a certain amount of responsibility that the books must balance.

Requires plain common sense and a fair knowledge of arithmetic and gives me a chance to use my head. It is not a plain memory subject but requires a certain amount of reasoning power.

One of the few, practical, useful studies of our present curriculum.

The fundamentals are dull, only in spots is it interesting.

Interesting to work with when you have no mistakes.

Dislike the mechanical part, addition, getting discounts. I like the practical applications of the subject.

If you put your mind to it, it is interesting.

I don't dislike it. You have a time getting your entries together, but if the statements balance at the end you know you didn't work in vain.

Dry and boring, although the teacher tries to liven things up.

Always disliked working with figures. Harder to get things right. If one small mistake is made, a whole set is wrong.

It is logical and therefore easier for me than some other subjects. . . .

Girls made the following comments:

I like it because everything can and must be proved.

I like the teacher better than the bookkeeping.

It is interesting to make entries and close accounts.

Not interested in arithmetic. May be interesting to others who intend to use it in the business world.

Enjoy it not as a favorite subject but because most of it is using your own common sense.

Too much to know. If the teachers would only teach one way. Later, we have to learn the same thing in a different way.

Doesn't seem to make me think of school. Makes me think that I am now managing a business.

Not my favorite, but I don't dislike it. It has helped me to be accurate and aids me in trying to do my other subjects in a tidier way.

I dislike it because bookkeeping is a subject where one must be very accurate.

When you have to hunt for the account back and forth, it becomes boring.

Although difficult at times, I don't mind working hard because I like it.

Because it is logical and I am able to figure out instead of memorizing.

I like to try and puzzle out those difficult entries.

I am fond of anything concerning mathematics.

Uninteresting. Just a matter of memorizing everything you learn.

For lack of space, the summaries for Questions 6 and 7 have been omitted. Much space has already been taken up with a presentation of the thoughts of some students of bookkeeping, which is the expressed purpose of this article.

Interesting problems for further analysis are definitely indicated.

COMMERCIAL STUDENT CLUBS

September is with us again and student clubs are preparing for an active year

• Edited by DORA H. PITTS

Western High School,
Detroit, Michigan

SEPTEMBER! The month of beginnings for school clubs, when pupils with bright smiles on browned or freckled faces meet in joyful fellowship and talk in happy voices about their wonderful adventures in the vacation just past. And how wistfully we sponsors wish that all their days may be as golden.

But September is not merely a backward-looking month, it is also one which faces the new school year with all its glorious opportunities just on the other side of the curtain which will surely be lifted by the ancient scene-shifter, Time! We shall all be actors in this play, and it will be well if we are prepared to take our part.

Why not have our first meeting dedicated to Janus, the two-faced, the first part given over to members who have spent their vacation in an unusual way or in an interesting place? A roll-call, perhaps, responded to by each member with a sentence setting forth some exciting or humorous experience during the summertime. And then a few bright talks by the officers of the club, setting forth their goals for the year—the kind of programs they hope to arrange, the scope of the outside activities, the influence of the

club members upon the morale of the school, the aid which they hope to lend new pupils. In order to attain all their ideals, they will appeal to the members to contribute their talents whenever called upon and to enlist new members in the club.

Ways and means for increasing the membership may be discussed and names of prospective members handed in for a written invitation from the secretary to the October meeting, which should be especially attractive with initiation ceremonies. The committees for this meeting may be appointed at the September session.

Loyalty to the school, fellowship, and the opportunity to assist others are the motive forces which build up any club, and anything which fosters these will aid in cementing the ties which bind the members to their club. The means may be music, a play, a lecture, a demonstration, a party of games, or outdoor sports, but every meeting should be planned with the thought of increasing in the members their loyalty, good will, and service.

Will you not, as sponsors, write us about your first meeting, telling us just what particular point you stressed?

THE IDEA EXCHANGE

The checkerboard comes out of the general store and into the classroom, according to the editor, and progress charts and a book-keeping review interest her also this month

• Edited by HARRIET P. BANKER

HAVE you ever played checkers with your typing students? The game, which we play as described in the following paragraphs, is very popular with my typing classes.

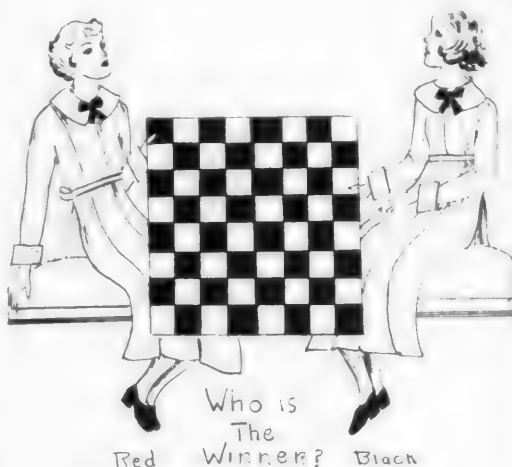
On Monday morning I give a one-minute test to a group of thirty-two first-year typing students. The two girls scoring the highest are given charge of the "checkerboard" for the week. The other thirty pupils in the class constitute the checkerboard.

Scorer Number One represents the "red men" and Scorer Number Two, the "black men." From a list of short alphabetic sentences, which I hold, Scorer Number One selects three sentences which she writes on the blackboard, while Scorer Number Two calls out the names of fifteen students to represent the "black men." When the sentences have been written on the board, Scorer Number One takes the remaining fifteen pupils for the "red men" and the game is on.

The timer is set for thirty seconds and the red men begin the game. They are required to write the first sentence twice. If the fifteen girls write the assignment without an error, they win two points for the player and proceed with the next sentence. If, however, there is one error among them, they give the black men a chance to play for the same length of time. If the black men write without an error, the "move" is theirs and they win. But if there are errors on both sides, the side with the least number of errors wins one point. The game continues like this until the three sentences have been completed twice by each side. Then the entire group, including the scorers, write the three sentences in one minute. Papers are collected

and corrected by the scorers. Whichever side writes the assignment without error, wins a "crown" for their player. A crown is the equivalent of two points.

The entire game lasts ten minutes, including the time for correcting papers and scor-



Mon	_____	_____
Tues	_____	_____
Wed	_____	_____
Thur	_____	_____
Fri	_____	_____

ing. The winning side posts the score on the blackboard under the checkerboard, as shown in the illustration. Then the class, alert and interested, begins the regular assignment for the day's work.

The game has worked marvels in my classes. We have been able to increase our speed and accuracy with much enjoyment.

My beginners say that it is all due to the checkerboard game that they have come out victorious in our monthly contests with a neighboring high school.—*Sister Mary Alacoque, R.S.M., St. Xavier's Academy, Providence, Rhode Island.*

Two Interesting Progress Charts

I HAVE found the two charts described in the following paragraphs especially helpful in raising the standard of speed and accuracy in my typing classes.

The first chart is made by ruling half-inch squares on a large card, leaving sufficient space at the left for listing the pupils' names. The number of words a minute is placed in the top row of spaces. Colored thumb tacks, inserted in the proper space on a line with the student's name, denotes his or her progress.

An ordinary brass tack, indicating fifty words a minute or over, is placed in the square headed by the number of words actually typed; silver indicates a perfect paper; green, forty to fifty words; yellow, any number up to forty; black indicates more than five errors regardless of the number of words typed; red (danger) indicates the lowest paper in the class.

The second chart, which we call the Commercial Hall of Fame, is made from a sheet of cardboard 24 by 36. Stars, scattered over the surface, visualize the progress made by the students. These stars measure five inches from point to point and the center of each one is cut out to form a circle measuring about one and a half inches.

A red star, made from ordinary drawing paper, indicates a speed of twenty words a minute in the first year and thirty-five words a minute in the second year. The silver and gold stars, which are made from decorative wrapping paper, indicate a speed of twenty-five words in the first year and forty words in the second year, and a speed of thirty or more words in the first year and fifty or more in the second year, respectively.

The red stars are plain, but on the back of the silver stars is pasted a circular red band with the edge extending beyond the rim of the open center of the star. This shows

that the pupil has also obtained the red star. Similarly, two bands—one red and one silver—are pasted on the back of the gold star to show that the student has obtained both the red and the silver stars. To identify the stars, small photographs or snapshots are pasted in the open center.

I use the same chart for the two classes as there seems to be an additional incentive in that arrangement.—*Sister M. Anacleto, O. S. F., St. Clement Commercial High School, Chicago, Illinois.*

A Practical Application

AT one of our weekly assemblies, the commercial department presented the interesting and valuable material on the standards which The Metropolitan Life Insurance Company sets for its employees, as described in the articles by Herbert L. Rhoades. These articles, under the title "How Business Develops Expert Performance in the Secretarial and Clerical Occupations," appeared in the October and November, 1934, issues of THE BUSINESS EDUCATION WORLD.

In carrying through the program, one of the pupils gave a demonstration of typing at one hundred standard lines an hour and followed this with a speed test at her normal rate of sixty words a minute. Another pupil gave a blackboard demonstration of taking dictation at from eighty to ninety words a minute, afterwards transcribing the notes at the rate of one hundred standard lines an hour. A general intelligence test was given to one of the seniors, and six tests illustrating the simple processes of arithmetic were worked out at the blackboard.

Excerpts from Mr. Rhoades' articles were read aloud to emphasize the significance of the various demonstrations.—*Dorothy M. Guild, Woodbury High School, Salem, New Hampshire.*

A Progression Chart

THE Progression Chart shown in the accompanying illustration has proved a very satisfactory way of showing the students in my second year shorthand and typing classes their standing in class, what work has been

turned in, and in what work they are delinquent. As I have the same students for both shorthand and typing, I have been able to use a combined chart.

The columns from left to right are used as follows:

The names of the students are listed alphabetically according to the class periods. This column is repeated in the center and again at the right to facilitate the reading of the chart.

The first column is used to record the transcription, with 95 per cent accuracy or better, of five-minute dictations at 60, 70, 80, 90 and 100 words a minute.

The second column is used as the student passes, with a grade of 95 per cent or better, the Gregg Transcription Tests at 60, 80, 100 and 120 words a minute.

The image shows a sample of a combined chart for shorthand and typing. It is a large table with multiple columns. The first column on the left is for student names, listed alphabetically. The second column is for transcription accuracy, with rows for 60, 70, 80, 90, and 100 words a minute. The third column is for typing progress, with rows for 28, 30, 35, 40, 45, 50, 55, 60, 65, 70 words a minute. The chart is divided into sections for different tests and progress levels.

The third column is used when the student has earned the O. G. A. Certificate.

Following the second listing of the names, lines are drawn and the columns are numbered to correspond with the numbers of the required typing budgets. As these budgets are handed in and accepted they are marked off in the proper columns.

The columns in the next group are used to record the highest speed in typing attained on timed tests. A diagonal stroke upward from left to right is used to indicate a five-minute test; a half stroke downward from left to right, a ten-minute test, and this stroke, completed, a fifteen-minute test. The speed columns begin at 28 words a minute and progress by threes to 70 words a minute. No tests are marked on the chart unless the student meets the following accuracy requirements:

- 5 minutes with not more than two errors
- 10 minutes with not more than four errors
- 15 minutes with not more than five errors

The heavy lines indicate the required speed for passing the course on a fifteen-minute test.

The final single column is used to indicate whether or not the student is eligible for his credit and has met all the requirements of the course.—*Laurence A. Jenkins, Morristown (New Jersey) High School.*

A Bookkeeping Review

TO counterbalance the monotony so often present in a traditional form of review, I have devised the following card system:

On a number of 5 by 3 cards, I have typed the various fundamentals and principles of bookkeeping. Each card bears a statement which the student is required to illustrate and fully explain.

At the time the test is administered, the cards are distributed among the pupils. If necessary, a pupil must go to the blackboard to illustrate the work as he explains the principle covered by the question or questions on his card.—*Alma J. L'Hommedieu, Teachers College, Cincinnati, Ohio.*

To encourage the exchange of helpful ideas, a three-year subscription to the **BUSINESS EDUCATION WORLD** will be awarded to each teacher whose contribution is accepted by the editor. Contributions should be short, and preferably illustrated.

SUPPLEMENTARY MATERIALS

Teachers vitalize their classroom activities and amplify and enrich the textual information by collecting current material in the form of descriptive bulletins, maps, pictures, exhibits, posters, and other tangible aids. The following source list has been prepared to help teachers in obtaining these supplementary materials. The first installment was published in the October, 1934, number.

• Compiled by S. JOSEPH DE BRUM

Sequoia Union High School
Redwood City, California

Business Economics

Air Mail Map. Chief Information Service, Post Office Department, Washington, D. C. A 21- by 29-inch air-mail map showing domestic routes and foreign mail routes from the United States.

Consumer and Junior Business Training Class Material. Department of Research, Household Finance Corporation, 919 North Michigan Avenue, Chicago. The following publications are free:

1. "When Should a Family Borrow?" 5 pages.
2. "Family Food Cost Calculator."
3. "Marrying on a Small Income." This booklet is a fitting introduction to the business management of the new partnership. It shows how to calculate what it will cost to set up housekeeping and what equipment is needed. Will be of special interest to students who are planning their matrimonial futures. 18 pages.
4. "Stretching the Dollar." This is a unique budget calculator, showing how to make a simple spending plan for the whole year. 20 pages.

The following 1934 series of Better Buymanship Bulletins will be mailed on receipt of a 3-cent stamp for each bulletin ordered, or 30 cents in stamps for the set of twelve. These bulletins are shoppers' guides to real bargains. They bring together from reliable sources complete and impartial information valuable to the consumer. Each number presents facts about how to buy certain commodities as follows:

1. Poultry, Eggs, Fresh Fruits and Vegetables.
2. Sheets and Pillow Cases, Blankets, Table Linen, Bath Towels.
3. Canned Fruits and Vegetables.
4. Shoes and Silk Stockings.
5. Silk, Rayon, and Other Synthetic Fibers.
6. Meats.
7. Kitchen Utensils.
8. Furs.
9. Wool Clothing.
10. Floor Coverings.
11. Dairy Products.
12. Cosmetics.

The new 1935 series will be mailed quarterly. The four numbers will be mailed to you as they are published for only 10 cents in stamps for the year's series.

Commodity Review. J. S. Bache and Company, 42 Broadway, New York. Monthly bulletin, *Commodity Review*. Gives market quotations and other information on basic commodities. (Perhaps too technical for classes other than economics and investments.)

Consumer Education Display. An exhibit consisting of approximately twelve or fourteen cards, 18 by 36 inches, and smaller cards, about 18 by 18 inches, to which are attached specimens of different food, cosmetic, and drug products. When packed for shipment, this exhibit weighs around 120 pounds. This exhibit is lent free of charge, except costs of delivery, upon application from the Food and Drug Administration Stations. For further information concerning this consumer exhibit, write to following stations:

1. New Post Office Building, Atlanta, Ga.
2. U. S. Appraisers Stores, Baltimore, Md.
3. U. S. Appraisers Building, Boston, Mass.
4. Federal Building, Buffalo, N. Y.
5. 201 Varick Street, New York City, N. Y.
6. New Customhouse, Philadelphia, Pa.
7. New Post Office Building, Chicago, Ill.
8. Government Building, Cincinnati, Ohio.
9. Federal Building, Kansas City, Mo.
10. Federal Office Building, Minneapolis, Minn.
11. U. S. Customhouse, New Orleans, La.
12. Old Customhouse, St. Louis, Mo.
13. New Customhouse, Denver, Colo.
14. 1236 Palmetto Street, Los Angeles, Calif.
15. U. S. Appraisers Building, San Francisco, Calif.
16. Federal Office Building, Seattle, Wash.

The Country's Plight—What Can Be Done About It? An interesting exposition of what former President Hoover has characterized as "the greatest crisis the world has ever known." Write to Circulation Department, St. Louis Post-Dispatch, St. Louis, Mo.

(To be Continued)

OUR FRONT COVER ILLUSTRATION

A novel treatment of a picture reveals newer depths of the photographer's art

THE cover of this magazine is a *bas-relief* photograph, the first ever published on a cover of a magazine and purely a photographic effect discovered through experimentation in all forms of photographic tricks possible through the medium of sensitized materials. Let a national authority on photography, Irving Browning, of New York City, who took the photograph reproduced on our cover, tell you in his own words how it is done.

A New Effect

Having been a motion-picture cameraman for many years, where there is a constant necessity for evolving new mediums for photographic effects in screen entertainment, I have always experimented to bring to the screen new effects, many of which were unusually queer and which to the believer in the occult would seem a "realization."

While there is nothing much left undone in the cinema trick, many of my experiments adapted themselves exceedingly well to still photography—among them, "photomontage," a queer word which I shall not endeavor to explain here.

Bas-relief is a simple photographic trick. You make an ordinary negative, print the negative on a positive film, then superimpose both negative and positive, moving one or the other slightly to the right or left, out of register. Place your regular printing paper on the superimposed films and print as you would from the negative alone. And there you are! It's as easy as that—if you can stand the heartaches that go with it. Try it!

Rockefeller Center, "the city within a city," which is the subject of our cover illustration, was also pictured on our September, 1934, cover in the B. E. W. series of Modern Business Wonders.

Fascinating as Rockefeller Center is in its present stage of completion, only six of the twelve contemplated structures have arisen on this plot of twelve acres in the "nerve center" of the world.

Rockefeller Center comprises the largest theatre in the world, the largest broadcasting studios, the fastest elevators, the largest air-conditioning plant and the greatest concentration of contemporary art. It has a potential population of 200,000 people daily, and is a permanent Century of Progress in art, industry, and recreation.

The tall RCA Building, at the left center in the cover illustration, occupies more than half of the central block of the new development and rises to a height of 850 feet. In gross floor area, it is the largest office building in the world.

The Center Buildings

The flat surface at the left of the RCA Building is the roof of the Center Theatre, at which for more than a year "The Great Waltz" has been showing. Directly in front of the RCA Building appear two lower structures, La Maison Française and the British Empire Building. Between these two are gardens and fountains known as the Channel.

In the center background is the RKO Building; the flat-roofed building directly in front of it is the Music Hall Theater. The imposing building in the foreground to the right is the International Building; its lower left projection is the Palazzo d'Italia. In the extreme right foreground appears the spire of beautiful St. Patrick's Cathedral on Fifth Avenue.

The shoreline of New Jersey and the famous Palisades of the Hudson River are visible in the background.

GORDON F. CADISCH TAKES NEW POST

DR. GORDON F. CADISCH,

professor of Economics and director of the school of business administration of the State College of Washington, Pullman, since 1929, has resigned his position to become dean of the Hudson Col-

lege of Commerce and Finance, of St. Peter's College, Jersey City, New Jersey.

St. Peter's College was chartered as a university in 1872. The Hudson College of Commerce and Finance was organized in 1932. It occupies the upper three floors and the roof of the new Chamber of Commerce Building in Jersey City. It offers a complete collegiate course of study in commerce and finance, education, and related subjects. The faculty numbers 24 and the student body 250. Fourteen new courses are being offered for the first time this fall. It is the intention of the administration to make this college one of the outstanding collegiate schools of business in the Metropolitan area of New York.

Dr. Cadisch is a graduate in Economics of the University of Illinois, with a master's degree from New York University and a doctor's degree from Georgetown University. He has had extensive training for the consular service and is a chartered life underwriter. For four years, 1925-29, he was a member of the faculty of the University of Maryland, leaving that institution as acting head of the department of economics and sociology and assistant to the dean of the College of Arts and Sciences.

Dr. Cadisch's business experience embraces two years as physics research laboratory assistant for the National Electric Lamp Association; five years in Wall Street as assistant and cashier in several stock and investment bond houses; three years as assistant and associate economist, Division of Agricultural



GORDON F. CADISCH

Finance, Bureau of Agricultural Economics, Washington.

Dr. Cadisch has travelled extensively in Europe and Asia, and is active in many educational associations. He is a member of the Executive Committee of the Business Department of the National Education Association. He is a member of the following fraternities: Chi Phi, Delta Phi Epsilon, Omicron Delta Kappa, Alpha Delta Sigma, Alpha Kappa Psi, Pi Delta Epsilon.

Among his publications are:

"Farm Credit, Farm Insurance, and Farm Taxation" (joint author), 100 pages, *United States Department of Agriculture Yearbook*, 1924; "State Funds and Agencies Providing Mortgage Loans to Farmers," in *North Carolina Land Conditions and Problems*, the report of the State Land Commission, 1923, pages 46-51; "Farm Loan Bonds in Foreign Countries," 54 pages, (mimeographed); "Analysis of Maryland Tax Laws, 1930," New York State Tax Commission compilation; "Cost of Wheat Production by Power Methods of Farming, 1919-29," (joint author), 24 pages, *State College of Washington Agricultural Experiment Station, Bulletin No. 255*, 1931.

He is a contributor to various magazines, periodicals, and yearbooks. His doctor's thesis was a study of "Current Practices and Recent Developments in Providing Farmers' Production and Marketing Credit," of which parts were published.

Dr. Cadisch will receive a warm welcome from his many friends and fellow workers in the East and we share the deep regret felt by the State of Washington and the Pacific Coast over the loss of his leadership.

ALLEGHENY COLLEGE has added a department of secretarial studies under the direction of Miss Mina L. French, a graduate of that institution. Allegheny College is located in Meadville, Pennsylvania. It was founded in 1815 as a co-educational liberal arts college.

Miss French served for several years as alumni secretary of Allegheny. Her commercial teacher training was obtained at Oberlin Business College, Oberlin, Ohio. She is pursuing her graduate work at the University of Pittsburgh.

N.E.A. BUSINESS EDUCATION DEPARTMENT MEETS



R. C. GOODFELLOW
Incoming President

current Economic and Social Conditions."

The officers in charge of the convention were:

M. E. Studebaker, Ball State Teachers College, Muncie, Indiana, President; Dr. Jessie Graham, State Teachers College, San Jose, California, First Vice President; Ernest A. Zelliott, University of Denver, Second Vice President; Raymond C. Goodfellow, Director of Commercial Education, Newark, New Jersey, Secretary-Treasurer; and Irving R. Garbutt, Director of Commercial Education, Cincinnati, Program Chairman.

The local committee on arrangements was headed by E. W. Smith, head of the Commercial Department of the North Denver High School. The other members of the committee were:

H. E. Barnes, Barnes School of Commerce, Denver; A. O. Colvin, Director of Commercial Teacher Training, Colorado State College, Greeley; Dorothy Croasdale, Manual High School, Denver; Josephine

Dyer, Morey Junior High School, Denver; C. W. Horner, Colorado Springs High School; Milton C. Rebell, South Denver High School; Bertha Taub, Lake Junior High School, Denver; and Ernest A. Zelliott, School of Commerce, University of Denver.

Eora MacDonald traveled 2,200 miles from Ketchikan, Alaska, to attend this meeting. She is in charge of the commercial department of the Ketchikan High School.

The program of the convention was carried out as announced in *THE BUSINESS EDUCATION WORLD* for June (page 780).

Miss Lola Maclean, Detroit Commercial College, speaking on the subject of the placement of graduates and available occupations, stated that our educational system is producing an oversupply of employees and an undersupply of employers. "Your job and mine," she said, "is to do everything within our power to increase the number of employers and thereby increase the number of employment opportunities. The time is long past due for giving the employer the encouragement to which he is entitled, for, unless we can increase the number of employers and thus increase employment opportunities, the future of the Republic is not encouraging."

Raymond C. Goodfellow was elected president of the department for the ensuing year. A complete list of the new officers appears in the B. E. W. Annual Directory of Commercial Education Associations, page 85.



E. A. ZELLIOTT
1st Vice President



LOLA MACLEAN
2d Vice President



HERBERT TONNE
Editor, Quarterly



FRANCES D. NORTH
Secretary-Treasurer

National Council Assembles

THE National Council of Business Education held a dinner meeting Tuesday, July 2, in connection with the N.E.A. Department of Business Education meeting at Denver. Dr. Paul S. Lomax, of New York University, president of the council, was the chairman of the meeting. The general theme discussed was the development of better understanding between business leadership and school leadership with regard to the study of business in American secondary schools. The council was attended by its board of delegates, made up of representatives of eighteen affiliated associations.

"We are attempting," Doctor Lomax told the member of this dinner meeting, "to give expression as a unity of organization to what the business teachers are thinking about in matters of business education. We are not propagandists. We are not on frontier lines trying to create new lines of business systems."

The council was honored by the presence at its meeting of the Honorable Edward C. Johnson, Governor of Colorado. The Governor arrived ten minutes before the opening of the conference and stayed throughout the entire meeting, evidencing a keen insight into the scope and problems of commercial education. He spoke on the general theme of the meeting from the point of view of the government and pledged his support to bring about its accomplishment.

Dr. C. S. Marsh, Associate Director of the American Council on Education, of which the National Council of Business Education is a member, outlined the problems of youth. The American Council has acquired the sum of \$800,000 for the study of the education of youth. Doctor Marsh indicated that there would be plenty of opportunity for the National Council of Business Education to participate in this activity.

H. E. Barnes, President of the Barnes School of Commerce, Denver, represented the private schools on the program and A. L. Threlkeld, Superintendent of the Denver Schools, represented the public schools. Superintendent Threlkeld warned his audience that the widening gulf between administra-

tors of great corporations and school administrators must be bridged because it is imperative that both groups of administrators



EDWARD C. JOHNSON
Governor of Colorado

get together in order that business and education may develop a better mutual understanding of their problems.

At the Atlantic City meeting of the council last February, Doctor Carrington, President of Kiwanis International, indicated that that service club was vitally interested in helping to bring about a closer cooperation between business leaders and educational leaders. As a result of conferences between the council and the educational committee of Kiwanis, that service club was represented at the Denver meeting by William T. Darling, Superintendent of Schools, Wauwatosa, Wisconsin, and in the future the council plans to extend its activities among the other national service clubs with the objective that through them commercial educators can reach more quickly than by any other method the accomplishment of the theme of the Denver meeting.

The meeting of the council closed with a progress report and program for the future guidance of the council submitted by Dr. William R. Odell of Columbia University.

Chicago Conference

SPECIAL emphasis was given to the money problems of the individual at the Third Conference on Business Education, held at the University of Chicago on June 27 and 28, 1935, under the auspices of the School of Business. "Business Education and Money Management" was the general topic discussed at the conference.

The individual's money problems was dealt with on the first day of the conference. In the morning, Stuart P. Meech, associate professor of finance at the School of Business, spoke on "The Money Market and the Individual Investor," and H. A. Tonne, assistant professor of education, New York University, discussed "How Various Income Groups Manage Their Money." At the afternoon session, Ralph R. Pickett, head of the department of commerce at Kansas State Teachers College, Emporia, spoke on "Money Management According to Ages, Occupations, and Sex," and Garfield V. Cox, professor of finance in the School of Business discussed "An Evaluation of Financial Information and Services Available to the Individual."

The general topic for the second day was "The Status and Means of Money Management Education." At the morning session, Dean W. H. Spencer of the School of Business discussed "The Limitations of Law," and Samuel O. Rice, educational director of the Investment Bankers Association of America talked on "How Business Educates the Investor." At the afternoon session, Ann Brewington, assistant professor of secretarial training in the School of Business, discussed "Money Management and the Schools," and the session closed with a jury panel discussion.

H. G. Shields, assistant dean of the School of Business, presided at the first session; Clay D. Slinker, director of the department of business education, Des Moines Public Schools, Des Moines, Iowa, at the second; Emery Filbey, dean of faculties of the University of Chicago, at the third, and J. M. Trytten, instructor in commercial education, School of Education, University of Michigan, at the fourth.

Northwest Educators Meet

A MEETING of the Pacific Northwest Business School Association was held in Tacoma, Washington, June 15. The meeting was presided over by A. A. Peterson, of the Private Commercial School, of Seattle.

The morning session was devoted to a review of conditions in various sections of the states of Washington and Oregon. All the members of the association were decidedly optimistic and reported that their schools showed a very definite improvement not only in enrollment but in calls for employment.

The afternoon session was devoted to the drawing up of a code of uniform and fair practice for members of the association.

J. A. Rolstad, of Beutel Business College, Tacoma, was elected president of the association for the year 1935-36. The next meeting will be held in June, 1936, in Spokane. J. I. Kinman, of the Kinman Business University, Spokane, has promised all the delegates a banquet at that meeting, the main course to consist of eight-pound bass caught in Lake Chatcolet!

HENRY W. PELTON, for more than twenty-five years principal of Lynn Burdett College, died at his home in Lynnfield on April 5 after a brief illness.

Mr. Pelton, who was in his seventieth year, had been active in local educational affairs since 1895 when he founded the Lynn Business College. In 1906, with C. H. Condy, then director of Lynn Burdett College, he effected a merger of the two schools. A principal of the Lynn Burdett College and vice president and treasurer of the college, Mr. Pelton directed the business training of thousands of young men and women.

Mr. Pelton was founder and for several years trustee of the Essex County Agricultural School at Hathorne; a founder member and past president of the Lynn Rotary club, and member of several fraternal organizations.

Mr. Pelton was born in Woodstock, Vermont, but had lived in Lynn for more than fifty years. His widow, a son, and a daughter survive.

BUSINESS MATHEMATICS TEST NO. 10

• R. ROBERT ROSENBERG, M.C.S., C.P.A.

Dickinson High School,
Jersey City, N. J.

GRAPHS, DEPRECIATION, DENOMINATE NUMBERS, AND PRACTICAL MEASUREMENTS

Section A

Time, 20 Minutes; 25 Credits

SOME of the following statements are true and some of them are false. *On a separate sheet of paper*, indicate those that you believe to be true by writing a *T* and those that you believe to be false by writing the correct answer. Number each of your answers to correspond with the numbers of the statements below.

1. The curved-line graph is the most common form of graph used to show the relationship between values on a dollar or percentage basis. (False—Circle graph.)
2. The annual depreciation by the straight-line method is found by dividing the total depreciation by the probable life of the article. (True.)
3. The rate of depreciation is found by dividing the annual depreciation by the total depreciation. (True.)
4. A \$1,286 article has a scrap value of \$475. The depreciation is \$1,761. (False—\$811.)
5. Graphs are used to show the relationship existing between quantities. (True.)
6. A machine costing \$840 depreciated \$315 in 3 years. The annual rate of depreciation was $12\frac{1}{2}\%$. (True.)
7. The graph showing relationships between statistical information by means of pictures is called a block graph. (False—Pictogram.)
8. The loss incurred through the decline in the value of property is called obsolescence. (False—Depreciation.)
9. The resale value after 4 years of a lathe costing \$870, is \$240. The annual depreciation is \$157.50. (True.)
10. The depreciation the second year on a \$480 machine at 10% is \$43.20 if figured on the decreasing value. (True.)
11. An automobile costing \$1,250 depreciates 30% the first year and 20% of the original value, the second year. The

book value at the beginning of the third year is \$700. (False—\$625.)

12. One furlong is equal to 220 yards. (True.)
13. A sextant is equal to $\frac{1}{6}$ of a circle. (True.)
14. A right angle is any 90° angle. (True.)
15. A hogshead contains twice as much as a barrel. (True.)
16. The weight in ounces of a pound avoirdupois is the same as of a pound troy. (False—Four ounces more.)
17. Pure gold is 14 carats fine. (False—24 carats fine.)
18. A ream contains 480 sheets. (True.)
19. The unit of weight in the metric system is the liter. (False—Gram.)
20. The product obtained by multiplying a number by itself is the square root of the number. (False—Square.)
21. The square root of 1681 is 41. (True.)
22. A parallelogram with one right angle is a rectangle. (True.)
23. The measure of the distance of the whole outer boundary of any plane figure is called the circumference. (False—Perimeter.)
24. The area of a parallelogram 5 feet long and 3 feet wide is 15 square feet. (True.)
25. A solid whose sides form six equal squares is called a cube. (True.)

Section B

Time, 15 Minutes; 15 Credits

IN each of the following statements, one number or group of numbers enclosed in the parenthesis will make the statement correct. *On a separate sheet of paper*, indicate that number or group of numbers. Number each of your answers to correspond with the numbers of the statements below.

1. The (gram—area—meter—liter) is the unit of measures of length.
2. The kilometer is equal to (1—10—100—1,000) meters.
3. One hundred miles expressed in metric

- measurement is equal to $(160.93) - 1.6093 - 1609.3$ kilometers.
- 254 centimeters is equal to $(10-100-500-1,000)$ inches.
 - There are $(1.161^+ - 1161^+ - .0008 - 8)$ square centimeters in a box $12'' \times 15''$.
 - The half-eagle is worth $(\$2.50 - \$5 - \$10 - \$20)$.
 - One quire contains $(20-24-144-240)$ sheets of paper.
 - A barrel contains $(32 \text{ quarts} - 128 \text{ pints} - 22 \text{ pecks} - 2\frac{3}{4} \text{ bushels})$.
 - The square root of 36,100 is $(901 - 109 - 190 - 910)$.
 - The area of a triangle whose base is 5 feet and altitude 8 feet, is $(10-20-30-40)$ square feet.
 - The hypotenuse of a right-angled triangle, which has a base of 4 feet and an altitude of 3 feet, is $(5-6-12-25)$ feet.
 - A ladder was placed against a house 4 feet from the foundation. The ladder must be $(12.64^+ - 12.65^+ - 1.26^+ - 126.5^+)$ feet long to reach a window 12 feet high.

Section C

Time, 25 Minutes; 60 Credits

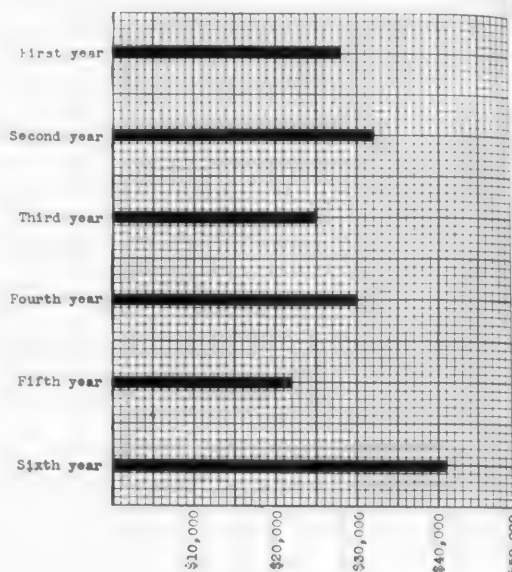
On a separate sheet of paper solve the following problems, showing all work necessary to arrive at the solution. Label each result by writing the word "answer" after it.

- Complete the following chart:

Art. No.	Cost	Trade in Value	Estimated Life	Yearly Depreciation	Rate of Depreciation
(a)	\$1,500	\$300	8 years	\$xxx (\$150)	xxx (10%)
(b)	\$xxx (\$3,500)	\$500	10 years	\$300	xxx (8.57%)
(c)	\$3,400	\$xxx (\$340)	6 years	\$510	xxx (15%)
(d)	\$1,600	\$xxx (\$64)	12 years	\$xxx (\$128)	8%
(e)	\$1,250	\$350	xxx (12 years)	\$75	xxx (6%)

- The sales of the Dallas Automobile Corporation for a consecutive six year period were as follows:
 First year—\$28,000
 Second year—\$32,000
 Third year—\$25,000
 Fourth year—\$30,000
 Fifth year—\$22,000
 Sixth year—\$41,000

Prepare a horizontal bar graph setting forth these facts.



Graph for Question 2

- A rectangular plot of ground is 240 feet long and 180 feet wide. (a) Find the distance from one corner of the plot to the farthest corner. (b) How many square rods are in the plot of ground? (Answer = (a) 300 feet; (b) 158.68 square rods.)
- Find the square root of:
 (a) 4,096 (Ans. = 64)
 (b) .0289 (Ans. = .17)
 (c) $121/225$ (Ans. = $11/15$)
 (d) $11/16$ (Ans. = $.829^+$)

- Machinery costing \$42,400 was purchased for the branch factory of a shoe manufacturing concern. A depreciation reserve, to provide for ultimate replacements was set up, to which was transferred annually 8% of the decreasing value of the machinery. Find the book value at the beginning of the fifth year. (Answer = \$30,375.06.)

PROFESSIONAL READING

This department has been greatly enlarged. It will consist of three parts—(1) book reviews; (2) lists of articles in general educational magazines; (3) bibliographies of tests

• JESSIE GRAHAM, Ph.D.

Associate Professor of Commerce
State College, San Jose, California

1. STIMULATING BOOKS

A New Yearbook

NATIONAL BUSINESS EDUCATION OUTLOOK, FIRST YEARBOOK, Editor: Eleanor Skimin, National Commercial Teachers' Federation, Waterloo, Iowa, 291 pp.

We welcome this latest addition to the literature of business education. This yearbook covers two main topics: (1) the personal equation in business education; and (2) principles and practices of the business education curriculum. It represents the contributions of forty outstanding business educators and business men. The titles of the five parts furnish a clue to their contents: (1) general principles of a new education for business; (2) principles and practices of curriculum making in the field of business education; (3) business education and the consumer; (4) the personal equation in business education in relation to guidance, objectives, and aptitudes; and (5) modern plans for the teaching of some business education subjects.

Reliable Information for Borrowers

REGULATION OF THE SMALL LOAN BUSINESS, by Louis N. Robinson and Rolf Nugent. The Russell Sage Foundation, New York, 1935, 284 pp., \$3.00.

The new courses in consumer education and general business training invariably contain units of work on the consumer's dealings with those engaged in the small loan business.

The only way for teachers to prepare for the teaching of this subject is for them to become familiar with all the aspects of the small loan business—its history, the need for small loans, the effect of unregulated lending, uniform small loan laws, organization and procedure of a modern small loan office, the expenses and profits involved, and what constitutes a fair rate of charge for small loans.

All these topics and more are treated in a recent book prepared for the Russell Sage Foundation. This book is the final volume of a series of books on the small loan business. All data have been recorded to December 1, 1934.

The chapter on the characteristics of borrowers is especially interesting. In general, the patrons of the small loan business are people normally independent who are compelled by emergencies to borrow.

Teachers will find especially helpful the summary of the present status of the regulation of small loans in the various states, together with the maximum rate of interest allowed in each state.

Only by a study of an unbiased collection of facts such as those contained in this book can teachers hope to present adequately the small loan business to the pupils in classes in consumer education.

The Why and the How of Typewriting Instruction

PROBLEMS OF TEACHING TYPEWRITING, by Paul S. Lomax, Helen Reynolds, and Margaret H. Ely, Prentice-Hall, Inc., 1935, 281 pp.

In planning this book, the authors had in mind two major facts about typewriting instruction and two essential things which the teacher of typewriting has to do in preparing for his work. The two outstanding facts are: (1) typewriting is the most extensively taught business subject; and (2) in recent years much advancement has been made in the teaching of it. The teacher's two obligations are: (1) to familiarize himself with a plan of teaching for the entire course of instruction; and (2) to break down the subject matter into lesson plan units suited to his particular type of school and pupils.

The book is thus organized around the main parts of a teaching plan. The chapter headings are similar to those of other books in the Lomax series on commercial teaching problems.

In order to perform his work intelligently the teacher must not merely use various teaching devices but he must know whether or not those devices are

actually contributing to the learning process. Therefore, he will find a discussion of the "laws of learning as applied to skill-building in typewriting" as presented in Chapter IV of this book helpful in answering his questions as to the *why* of certain procedures.

We hear so frequently that our pupils need more than skill in getting and keeping a position, that character and personality traits are in many cases deciding factors. Since definite attention to character-trait formation, whether direct or indirect methods are used, will produce better results than entirely haphazard and incidental procedures will accomplish the chapter on character-trait formation is significant. Sample lesson plans are included in an appendix of supplementary information.

Detailed Teaching Techniques

PRINCIPLES AND TECHNIQUES FOR DIRECTING THE LEARNING OF TYPEWRITING, by William R. Odell and Esta Ross Stuart, D. C. Heath and Company, Boston, 1935, 250 pp., \$2.00.

Two outstanding features of this book are immediately apparent to the most casual reader. In the first place, the primary emphasis is upon *learning*. By designating teaching as the "directing of learning," the authors are quite properly bringing to our attention the important part played by the learner in the acquisition of skill in typewriting. Next, the *reasons* for using the various techniques advocated are given.

After a discussion of the qualifications necessary for the teacher of typewriting, practical suggestions for class organization and typewriting room layout are given. Twelve principles of the psychology of skill acquisition are next presented, with a discussion of the application of each to the teaching of typewriting.

The teaching techniques, covering almost two hundred pages, are arranged in four columns: (1) what the student needs to learn; (2) how the teacher presents it; (3) what the student does; and (4) what the teacher does while the student works. In each case the "basic reasons for this technique" are explained.

Other sections of the book are concerned with miscellaneous topics, personal-use typewriting, problems for research, and a bibliography.

Training a Sixth Sense

MONEY SENSE, by Horace W. Davis, McGraw-Hill Book Company, Inc., New York, 1934, 256 pp.

This condensed volume of practical helps in acquiring money sense was written by one whose

experience as a banker, president of a large corporation, and deputy attorney general of a large commonwealth has convinced him that no one who fails personally in intelligent budgeting of his own affairs can successfully administer the affairs of others. Since money is basic in a man's life, especially his own money, this book is wisely addressed to those in the formative age, to enlighten them in the way whereby they may obtain sufficient funds to afford them the comforts of life; to remind them that in spite of depressions, fundamental principles still abide.

We quote a few of the many practical hints for acquiring money sense found in this book: "Avoid the lure of chance; speculate only with an amount you can afford to lose. . . . Guard against emotional spending . . . Your reputation for economic honesty is one of the most important of personal possessions; it is the greatest inducement you can have to attract those on whom you depend for advancement. . . . Entirely unknown to the individual, banks and other businesses are continually obtaining and keeping records of people with whom they deal; a shadow on your economic reputation is a serious handicap in an effort to advance. . . . In purchasing, learn to distinguish between necessity and desire, beware of the lure of time payments; invest for your economic foundation in future years."

Indeed, although addressed to youth, this practical and pleasing presentation of money sense is helpful to all ages and deserves a place in the school and family library.

The appendix comprises tables on compound interest, deposits, American Experience of Mortality, discounts, and life annuity rates.

II. PERTINENT MAGAZINE ARTICLES

It is always a source of gratification to find articles on business education included in magazines devoted to general education, signifying that business education is rightly recognized as a part of all education and as such is of interest to all educators. The most notable recent examples of this recognition are found in the March, 1935, number of *Education* and the May, 1935, issue of the *Journal of Educational Sociology*, Section I, both of which are devoted to business education. These contributions to the literature of our field were brought to the attention of the readers of THE BUSINESS EDUCATION WORLD in the May, 1935, number.

It is the purpose of this new section to call our readers' attention each month to articles in other current periodicals which have direct bearing upon their work and interests.

This Month's Selection

Ann Brewington, "Money as a Social Factor," *The Journal of Education*. 118:10 (May 20, 1935), pp. 277-279.

The statement is made that the concept of money as a common denominator of economic values and as a medium of exchange of goods and services in any type of an economic organization has been ignored in the formal educational process. . . . The teaching of a social concept of money throughout all educational levels is advocated. This will result in a better conception of the meaning of thrift and an appreciation of the consequences of individual behavior in a highly interdependent society. The points made by Miss Brewington are very carefully analyzed, and clearly and systematically presented.

High Points in the Work of the High Schools of New York City. Published by the Board of Education of New York, New York.

The May, 1935, issue contains an interesting description by Max B. Greenstein of a course correlating bookkeeping and secretarial practice. The same number includes an account by Jacob B. Lieb of the activities of a business practice club.

Caroline Ware, "What Hope for the Consumer? The Need for a New Voice in Industrial Policy," *Journal of the American Association of University Women*. XXVIII; 3, (April, 1935), pp. 145-150.

The author of this article is a member of the staff of the Consumers' Division of the National Emergency Council. She contrasts an earlier day when there were a number of small producers with whom the consumer bargained with the present time of price setting by directorial boards of large corporations and consumer impotency so far as bargaining power is concerned. The consumer agencies in Washington have up to the present time made only a beginning partly because of the fact that they are not supported by an organized constituency—the strength of any government agency. She makes a plea for a study of economic problems from the consumer point of view.

Review of Educational Research. American Educational Research Association, National Education Association, Washington, D. C., V:2, (April, 1935).

This entire issue is concerned with the financial and business administration of schools. These articles will be of special value to teachers of business subjects who, because of their training and experience, are entrusted with some phases of the business administration of schools.

III. TIMELY TESTS

With this issue of *THE BUSINESS EDUCATION WORLD*, a new service dealing with tests and measurements in business education is being offered. Inquiries and suggestions will be welcomed, to the end that the real needs of the teachers may be met. In this introductory division, sources of general information on tests and measurements in business education are indicated. In subsequent issues, available testing material in each of the business subjects will be presented.

TESTS AND MEASUREMENTS IN THE SOCIAL SCIENCES, by Truman L. Kelly and A. C. Krey, Part IV: *Report of the Commission on the Social Studies*, American Historical Association, Charles Scribner's Sons, 1934, 635 pp.

While this book does not deal primarily with tests in the business subjects, it is helpful to teachers in this field because of the exposition of the construction of new-type tests and the treatment of results which it gives. The chapter on the measurement of interests and attitudes is especially significant at this time of emphasis upon character education. A bibliography of tests and critical discussions of tests in the social sciences is included.

A BIBLIOGRAPHY OF MENTAL TESTS AND RATING SCALES, by Gertrude H. Hildreth, The Psychological Corporation, New York, New York, 1933.

Contains descriptions of tests which may be used in business education.

COMMERCIAL TEACHING PROBLEMS, by Paul S. Lomax, Prentice-Hall, Inc., New York, New York, 1928.

Chapter X treats of the measurement of commercial teaching results. Some of the topics discussed are: uses of educational tests, limitations of educational tests, scientific construction of educational tests, the advantages and disadvantages of new-type tests, and steps to be followed in the preparation of tests.

SOCIAL-BUSINESS EDUCATION IN SECONDARY SCHOOLS, by H. A. Tonne and M. H. Tonne, New York University Press Book Store, New York, New York, 1932.

Chapter XV, "Testing Procedures in the Social-Business Subjects." This chapter includes a discussion of oral tests, essay-type (with directions for giving and scoring), new-type, or objective, tests, (with directions for construction), standardization of tests, and available printed tests in the social-business subjects.

SUPPLIES AND EQUIPMENT NEWS

A name-plate assembler for addressing, a useful paper holder, an electrified portable adding machine and other new devices interest the editor this month

• ARCHIBALD ALAN BOWLE

1. For those using the Addressograph, the latest name-plate assembler is ideal. Not only can you insert or eject plates at the rate of one a second, but by making certain adjustments, both operations can be performed simultaneously! Frames and embossed plates are placed in the front maga-



zine, the operator turns the handle, and the frames are stacked in consecutive order in the rear magazine. The assembler may be rented for \$5 a month.

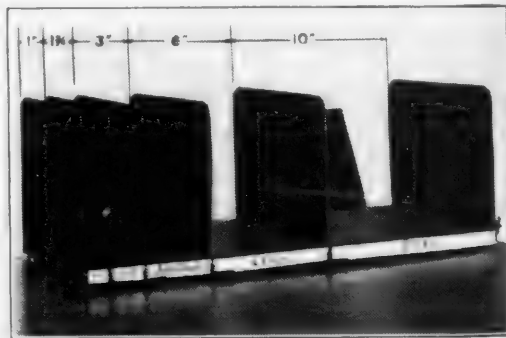
2. No more sticky fingers from putting gummed reinforcements in your loose-leaf books. Graffco has put on the market a neat little "Patch Placer" which holds 100 of these patches. The container is a nickel-plated cylinder with only the end patch visible. It is semi-automatic in action. You moisten the end patch, place it in the desired position, push the plunger, and *voila!*

3. The publication of the Comptometer News, a quarterly house organ going to 40,000 Comptometer operators, has been

resumed. It contains items about the activities of Comptometer operators, gives instruction problems, short cuts, etc.

4. Ingenious and efficient is how I would describe the Dex Extension Arm Copyholder, at the end of which is a copyholder. There are two models—one with a drop leaf for holding small cards, the other without this attachment. The contrivance holds large sheets, notebooks, or index cards, and is built by Dex Manufacturing Company.

5. "Kleradesk" holds papers ready for quick reference. Large and small compartments are available. Should be very



useful on the top of any teacher's desk for the classification of papers, completed or uncompleted assignments, etc.

September, 1935

A. A. Bowle,

270 Madison Avenue, New York.

Please send me, without obligation, further information about the products circled below.

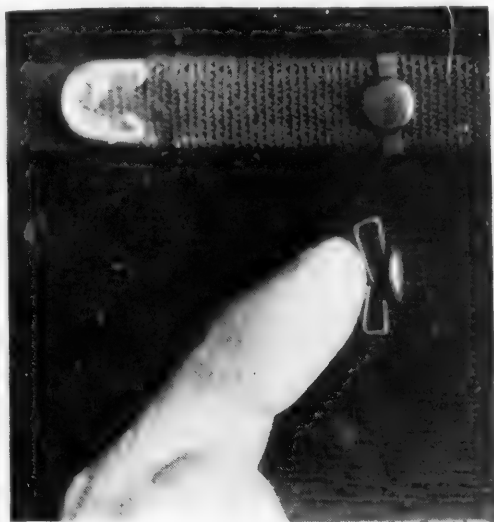
1, 2, 3, 4, 5

Name

Address

Bentley Paper Fastener Idea

The usual handy cloth straps used to bind and hold student books, record matter, light grips and boxes, and other articles, are, as a



Device by Frank W. Bentley, Jr.,
Missouri Valley, Iowa

rule, not provided with fastenings to hold the loose ends. As a result, the ends often fold into a clumsy and unsightly knot. An ordinary round-headed paper fastener can be quickly converted into a handy and practical device for this purpose. Bend the legs of the fastener into a rectangle about the dimensions of the two straps, forcing the ends into the form of a light spring as shown in the cut. The strap end can be neatly slipped into this fastener, which will stay in place on the single strap when not in use.

Shorthand Medal Winners

TWO names have been added to the small list of teachers who may boast of having trained shorthand students to write 200 words a minute: Miss Lilly Schoenleber, Assistant Professor of Commercial Education, Northern State Teacher's College, Aberdeen, South Dakota, and Clyde Insley Blanchard, Evening Session, Hunter College, New York City. Three of Mr. Blanchard's students won the coveted Gregg Expert Diamond Medal.

C. I. Schupp, of the Secretarial Training School, Los Angeles, California, is again on the list and, what is more, has won the 200-word Diamond Medal himself! Congratulations, Mr. Schupp.

Miss Lola Maclean, of the Detroit Commercial College, Detroit, escorted three winners to the top this year, and five students of Miss Helen W. Evans, of Gregg College, Chicago won the Diamond Medal.

Teachers who have succeeded in getting their students to qualify in the 175-word Gregg Expert Medal test this year are:

M. A. Moosbrugger, of Pace Institute, New York City, with seven winners, one of whom transcribed the test with 100 per cent accuracy.

Miss W. S. Garner, Pullman Free School of Manual Training, Chicago.

C. I. Schupp, Secretarial Training School, Los Angeles.

Miss Desma Renner, Hadley Vocational School, St. Louis.

Miss Josephine Rankin, Walter School of Commerce, Chicago.

Clyde I. Blanchard, Evening Session, Hunter College, New York City.

Miss Helen W. Evans, Gregg College, Chicago.

LAST year's graduating students in the shorthand class of Mrs. Wilma S. Garner, head of the commercial department of the Pullman Free School of Manual Training, Chicago, made an impressive high-speed record. Out of 25 students who graduated, 10 received the 120-word official Gregg award; 13 the 140-word silver medal; and 2 the 175-word gold medal. The typing speed of these shorthand students ranged from 60 to 90 words a minute.

More and more reports are reaching us each year from shorthand teachers showing that large numbers of students are attaining speeds well beyond the 100-word level, which is the final goal of many departments.

The index to Volume 15 of the *Business Education World*, (September, 1934—June, 1935) is now ready for distribution to our subscribers. It will be mailed free of charge upon receipt of a No. 10, self-addressed, three-cent stamped envelope. (See Page 11.)

International Commercial Schools Contest

Held at the Sherman Hotel, Chicago

June 27 and 28, 1935

THE third International Commercial Schools Contest was held at the Sherman Hotel in Chicago, June 27 and 28. The contest was in charge of a committee composed of W. C. Maxwell, of Hinsdale, Illinois, High School, who has directed the Illinois state commercial contests for many years; Mrs. Marion F. Tedens, director of typewriting instruction, Chicago Public Schools; and Dr. Clyde Beighey, head of the

Department of Commercial Education, Western Illinois State Teachers College, Macomb, Illinois. This committee was assisted by a representative international advisory board.

Three types of schools participated in the contests: public and parochial secondary schools, private business schools, and universities.

The official report of the contest, issued by the Contest Committee, follows:

TYPEWRITING

[The typewriting test consisted of ten minutes of letter writing with tabulations copied from set-solid manuscript and fifteen minutes of straight copy. Complete test was scored on the stroke basis, fifty strokes deducted for each error from gross strokes.]

Event No. 3—Division I, High School Class A (Novice 2 Semesters)

Rank	Contestant	School and Instructor	Gross Wds.	Pen.	Net Rate	Machine
1	Olive McDonald	Lincoln High School, Tacoma, Wash. ing. Nellie L. Merrick	1307	60	83	Royal
			678	60	62	
		Test Average			74.6	
2	Susan Fabry	West Technical High School, Cleveland. H. E. Aseltine	1334	110	81.6	Woodstock
			602	90	51.24	
		Test Average			69.4	
3	Ruth Kazmer	John Hay High School, Cleveland. E. E. Hess	1226	210	68	Underwood
			401	60	34	
		Test Average			54.2	

Event No. 4—Division II, Business College Class A (Novice 2 Semesters)

1	Gilbert Kercher	Wileox Business College, Cleveland. B. Ralph	1226	190	69	Woodstock
			545	130	41.5	
		Test Average			58	
2	Phyllis Weaver	Gregg College, Chicago. Katherine Bracher	1044	50	66.26	Underwood
			446.8	20	42.68	
		Test Average			56.8	
3	Helen Maercklein	Gregg College, Chicago. Katherine Bracher	1188	230	63.8	Royal
			468.1	70	39.8	
		Test Average			54.2	

Event No. 5—Division III, University Class A (Novice 2 Semesters)

1	Mary Williamson	University of Washington, Seattle. August Dvorak	1262	470	51	Royal
			599	270	33	
		Test Average			44.8	
2	Donna Tierney	University of Washington, Seattle. August Dvorak	1104	420	45.6	Royal
			535.6	180	35.5	
		Test Average			41.6	

Rank	Contestant	School and Instructor	Gross Wds.	Pen.	Net Rate	Machine
<i>Event No. 15—Division I, High School, Class B (Amateur 4 Semesters)</i>						
1	Marjorie Eisenegger	John Hay High School, Cleveland. E. E. Hess	1510 636	130 10	92 63	Underwood
		Test Average			80.2	
2	Julia Roessler	John Hay High School, Cleveland. E. E. Hess	1423 583	100 140	88 44	Underwood
		Test Average			76.4	
3	Olive McDonald	Lincoln High School, Tacoma, Wash- ington. Nellie L. Merrick	1307 678	60 60	83 62	Royal
		Test Average			74.6	
<i>Event No. 16—Division II, Business College Class B (Amateur 2 Years)</i>						
1	Len. J. Buckley	Gregg College, Chicago. Katherine Bracher	1360 401	260 120	73 28	Woodstock
		Test Average			55.2	
2	R. G. Link	Gregg College, Chicago. Katherine Bracher	1131 482	190 70	63 41	Woodstock
		Test Average			54.1	
3	Ruth Curry	Success Business University, Seattle. Gertrude E. Randall	1068 577	190 270	59 30.74	Royal
		Test Average			47.4	
<i>Event No. 17—Division III, University Class B (Amateur 4 Semesters)</i>						
1	Lenora Fenton	University of Washington, Seattle. August Dvorak	1497 687	170 50	89 68	Royal
		Test Average			78.5	
2	Gordon Smith	University of Washington, Seattle. August Dvorak	1278 614	110 130	77.8 48.4	
		Test Average			66	
3	Eleanor Whipple	University of Washington, Seattle. August Dvorak	1346 634	260 170	72 46	Royal
		Test Average			62	
<i>Event No. 22—Division I, High School Class C (Open)</i>						
1	* Alice Zika	West Technical High School, Cleve- land. Lucile Stewart	1650 762	60 90	106 67.2	Woodstock
		Test Average			90.4	
2	Magdalen Vilesek	John Hay High School, Cleveland. Mae LaMotte	1640 750	100 70	103 68	Underwood
		Test Average			88.8	
3	Eleanor Chmelar	West Technical High School, Cleve- land. Lucile Stewart	1581 739	160 100	94.7 63.9	Woodstock
		Test Average			82.4	
<i>Event No. 23—Division II, Business College Class C (Open)</i>						
1	Mildred Neuman	Wilcox College, Cleveland. B. Ralph	1318 619	70 20	83 60	Woodstock
		Test Average			73.8	
2	Ione Johnson	Henager Business College, Salt Lake City. Reta Sudbury	1457 629	190 110	84 51.9	Woodstock
		Test Average			71.4	
3	Juanita Wright	Henager Business College, Salt Lake City. Reta Sudbury	1474 637	230 120	83 51.7	Woodstock
		Test Average			70	
<i>Event No. 24—Division III, University Class C (Open)</i>						
1	Lenore Fenton	University of Washington, Seattle. August Dvorak	1497 687	170 50	89 68	Royal
		Test Average			78.5	

* Miss Alice Zika of the West Technical High School, Cleveland, established a new record to become the World's Champion School Typist by writing at a net rate of 106 words per minute.

Miss Zika was acclaimed the World's Novice Champion Typist in 1933 and the World's Amateur Champion Typist in 1934. She was Valedictorian of a class of 500 students as well as excelling in many other scholastic attainments.

Rank	Contestant	School and Instructor	Gross Wds. Per Min.	Pen.	Net Rate	Machine
2	Raphael Kuvshinoff	University of Washington, Seattle. August Dvorak	1466 689	210 60	83.6 62.9 75.4	Royal
		Test Average				
3	Gordon Smith	University of Washington, Seattle. August Dvorak	1278 614	110 130	77.8 48.4	Royal
		Test Average			66	

SHORTHAND

[The shorthand scores represent the net transcribing rate. The penalty for each error, typographical or transcription, was weighed at the rate of five words per error, which was deducted from the gross transcription to give the net rate. Dictation material consisted of letters and literary material.]

Event No. 1—70-Word Rate, Division I, High School Class A (Novice 2 Semesters)

Rank	Contestant	School and Instructor	Errors	Net Rate
1	Pearl Wenner	John Hay High School, Cleveland. E. E. Hess.....	14	51.72
2	June Rovny	West Technical High School, Cleveland. H. E. Aseltine..	22	47.4
3	Julia Johnson	Hume-Fogg High School, Nashville. Helen Frankland..	5	40.1

Event No. 2—100-Word Rate, Division II, Business College Class A (Novice 2 Semesters)

1	Loretta Peterson	Gregg College, Chicago. Helen W. Evans.....	39	26.3
2	May Draxell	Wilcox College, Cleveland. M. Underwood.....	7	26.1
3	Marjorie Linting	Gregg College, Chicago. Helen W. Evans.....	33	25.3

Event No. 14—100-Word Rate, Division I, High School Class B (Amateur 4 Semesters)

1	Margaret Adair	John Hay High School, Cleveland. E. E. Hess.....	30	53.8
2	Violet Molner	John Hay High School, Cleveland. E. E. Hess.....	38	46.3
3	Mildred C. Hart	Monmouth High School, Monmouth, Illinois. Ruth F. Stacy	10	42

Event No. 20—120-Word Rate, Division I, High School Class C (Open)

1	* Mary Louise Huste	John Hay High School, Cleveland. E. E. Hess.....	29	75
2	Violet Molner	John Hay High School, Cleveland. E. E. Hess.....	29	51.46
3	Viola Chevako	John Hay High School, Cleveland. E. E. Hess.....	48	45.16

Event No. 21—150-Word Rate, Division II, Business College Class C (Open)

1	Irma Cach	Wilcox College, Cleveland. M. Underwood.....	11	30.22
2	Harold Hawlett	Gregg College, Chicago. Helen W. Evans.....	28	28.80
3	Charlotte James	Gregg College, Chicago. Helen W. Evans.....	32	21.1

*Miss Mary Louise Huste of the John Hay High School, Cleveland, who won the Amateur as well as the Open event in shorthand last year, won the 120 word rate shorthand event, setting a new high rate for transcription speed of 75 net words per minute. This is the highest transcription rate to be recorded in any event. The syllable intensity of the material used was approximately 1.7.

Miss Huste was the Salutatorian of her graduating class having an average of 93.95 percent for four years.

DICTATING MACHINE TRANSCRIPTION

Event No. 11—Division I, High School Class A (Novice 2 Semesters)

Rank	Contestant	School and Instructor	Errors	Net Rate
1	Olive McDonald	Lincoln High School, Tacoma, Washington. Nellie Merrick	16 30	64 57
2	Alice Bremer	Roosevelt High School, Seattle. F. E. Pelz.....	30	57
3	Adele Simko	Austin High School, Chicago. Mr. Ruter.....	4	51

Event No. 12—Division II, Business College Class A (Novice 2 Semesters)

1	Grace Moeller	Wilcox Business College, Cleveland. B. Ralph.....	36	47.6
2	Alice Ehensberger	Scovill Schools, Clinton, Iowa. Helen F. Greve.....	44	46.7
		Gertrude E. Randall	44	41
3	Ruth Curry	Success Business University, Seattle, Washington.		

Event No. 13—Division III, University Class A (Novice 2 Semesters)

1	Mary Williamson	University of Washington, Seattle. August Dvorak.....	38	54
2	Donna Tierney	University of Washington, Seattle. August Dvorak.....	50	35

Event No. 25—Division I, High School Class C (Open)

1	Janette Sawicki	West Technical High School, Cleveland. J. E. Stokes..	20	68.4
2	Helen Sziarto	West Technical High School, Cleveland. J. E. Stokes..	32	68.3
3	Olive McDonald	Lincoln High School, Tacoma, Washington. Nellie L. Merrick	16	64

Event No. 26—Division II, Business College Class C (Open)

1	Alberta Eggleston	Short Secretarial College, Stamford, Connecticut. Mr. Short	19	62
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Rank	Contestant	School and Instructor	Errors	Net Rate
2	Elaine Rollo	Moser Business College, Chicago. P. A. Moser.....	21	53.62
3	Mildred Neuman	Wilcox College, Cleveland. B. Ralph.....	44	46
<i>Event No. 27—Division III, University Class C (Open)</i>				
1	Lenora Fenton	University of Washington, Seattle. August Dvorak.....	25	63.5
2	Ralph Kuvshinoff	University of Washington, Seattle. August Dvorak.....	63	63.3
3	Gordon Smith	University of Washington, Seattle. August Dvorak.....	13	62

MACHINE CALCULATION

<i>Event No. 9—Division I, High School Class A (Novice 2 Semesters)</i>				
1	Adele Ann Simko	Austin High School, Chicago. Harold Ritter.....	3	60
2	Alice Halls	Austin High School, Chicago. Harold Ritter.....	8	55
	Betty Luckner	Austin High School, Chicago. Harold Ritter.....	9	55

BOOKKEEPING

<i>Event No. 6—Division I, High School Class A (Novice 2 Semesters)</i>				
Rank	Contestant	School and Instructor	Net Rate	
1	Joe De Luca	John Hay High School, Cleveland. H. E. Wheland.....	85	
2	Lillian Tasler	John Hay High School, Cleveland. H. E. Wheland.....	83½	
3	Andrew Ropchak	Mynderse Academy, Seneca Falls, N. Y. Robert Brumagin.....	83	

<i>Event No. 7—Division II, Business College Class A (Novice 2 Semesters)</i>				
1	Fred Schmiedt	Wilcox College, Cleveland. D. W. Clinger.....	73.6	
	Edna Jehle	North Park Business School, Buffalo. Jean Summers.....	49	

<i>Event No. 8—Division III, University Class A (Novice 2 Semesters)</i>				
1	Russel Apple	Central Normal College, Danville, Indiana. Blanche M. Wean....	56	
2	Edwin Haisley	Central Normal College, Danville, Indiana. Blanche M. Wean....	48	
3	Lucille Thomas	Central Normal College, Danville, Indiana. Blanche M. Wean....	41	

<i>Event No. 18—Division I, High School Class B (Amateur 4 Semesters)</i>				
1	John Pal	John Hay High School, Cleveland. H. E. Wheland.....	96	
2	Marjorie Mackin	John Hay High School, Cleveland. H. E. Wheland.....	87	
3	Ruth Anderson	Racine Vocational School, Racine, Wisconsin. W. B. McNett....	84.3	

<i>Event No. 19—Division II, Business College Class B (Amateur 4 Semesters)</i>				
1	Ralph Welly	Wilcox Business College, Cleveland. Frank W. Konz.....	64.6	
2	Clarence Bolek	Wilcox Business College, Cleveland. Frank W. Konz.....	54.3	
3	Joe Tekavie	Wilcox Business College, Cleveland. Frank W. Konz.....	50.6	

WORLD'S PROFESSIONAL TYPEWRITING CLASSIC

(An added feature for the first time, but not a part of the school contest.)

Contestant	Strokes	Gross Words	Machine
1. * Albert Tangora	40585	8117	Royal
2. Cortez W. Peters	40498	8099.8	Woodstock
3. George L. Hossfield	39590	7918	Underwood
4. Barney Stapert	39474	7895	Underwood
5. Chester Soucek	36128	7225.6	Underwood
6. Irma Wright	36016	7323	Underwood
7. Norman Saksvig	38019	7604	L. C. Smith

* Albert Tangora, World's Champion Typist, 1935. Net Rate, 128 words per minute.
W. C. MAXWELL.
Contest Manager

Editor's Note: We give you below the errors made by the contestants in the World's Professional Typewriting Classic and their net rates per minute.

Contestant	Errors	Net Rate
Albert Tangora	45	128
Cortez Peters	59	125
George Hossfield	45	124.43
Barney Stapert	46	123.9
Chester Soucek	22	117
Irma Wright	44	115

College-Trained Secretaries

(Continued from page 19)

or stenographer must have a well-rounded education and excellent training in order to find a place in these fields of work. The ability to perform a variety of duties, such as supervising other clerical workers, training in new clerical workers, handling customers and clients, making minor decisions, and the like, in addition to regular secretarial duties, is often required of the secretary today, who

fills in many instances a semi-executive position requiring both general background in business fundamentals and specialized training. The fact that the stenographic and typing field is becoming, to some degree, saturated and the fact that many business concerns, under present conditions, need as secretaries men and women capable of performing semi-executive functions make college training almost essential for placement and retention in the better secretarial positions.

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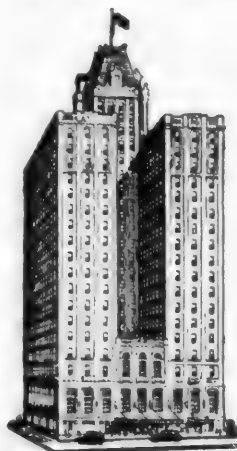
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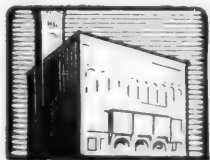
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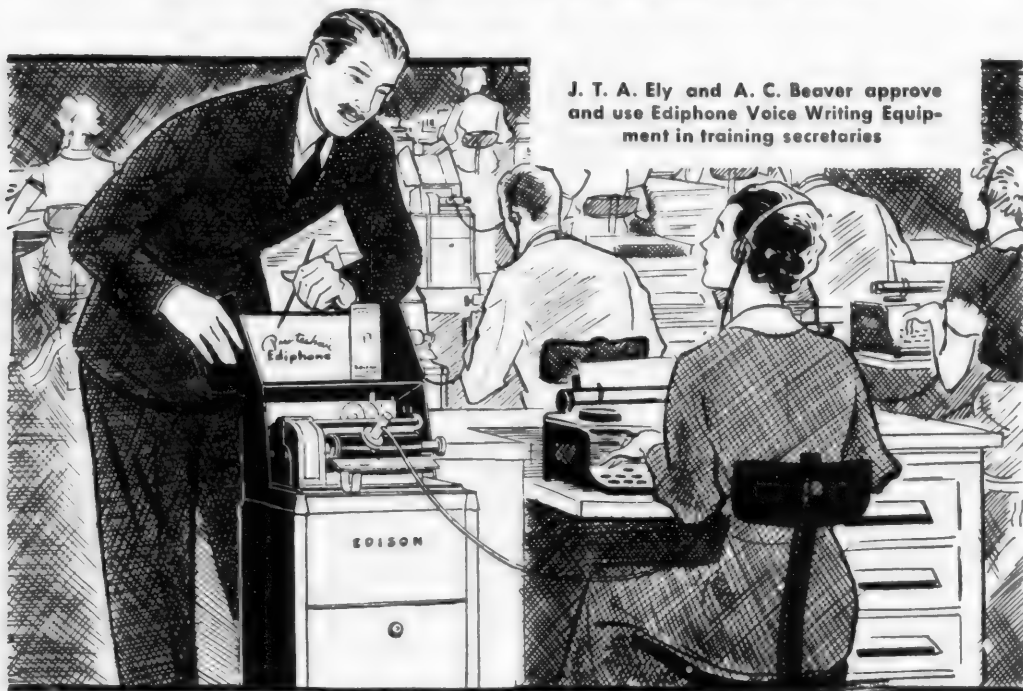
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KEY TO THE SHORTHAND PLATES

In the September issue of the Gregg Writer

Funny Stories

Got the Connection

He had purchased a parrot which was rather a young bird and was trying to teach it to talk. He walked close to the²⁰ cage and said in a loud, clear voice:

"Hello! Hello! Hello, there! Hello!"

He yelled until tired, the parrot paying no⁴⁰ attention to him. But when the man stopped for breath, the parrot opened one eye and said, "Line's busy." (57)

Worth Buying!

Clerk (in bookstore): This book will do half your work for you.

Jeannette: Give me two of them. (14)

Relief

She: At least once in my life I was glad to be down and out.

He: And when was that?

She: After my first trip in an²⁰ airplane. (21)

Much Easier

Said the bank teller to the girl who was making a deposit: "You didn't foot it up."

"No," she replied innocently,²⁰ "I took a taxi." (25)

Different Then

Teacher: Willie, do you mean to tell me that you can't name all the presidents we have had? When I was your age I²⁰ could name them all.

Willie: Yes, but there were only five or six then. (31)

Service Plus

Mistress: Did you empty the water under the refrigerator?

Green Girl: Yes, ma'am, and put in some fresh. (19)

Agreed

Gullible: I would like to see some good second-hand cars.

Disillusioned: So would I. (15)

Hurry Call

A Chinaman had a toothache, and 'phoned a dentist for an appointment.

Doctor: Two-thirty all right?

Chinaman:²⁰ Yes, tooth hurtce, all right. What time I come? (27)

Geisha Girl

By Courtney Ryley Cooper

(Reprinted in shorthand from the American Magazine with special permission of author and publishers)

Along about seven o'clock, Joe Bardwell chugged out to Mary Curtin's house in his wheezy car, to take her to²⁰ the movies. When at last she appeared, Joe could see that she had been crying.

"What's the matter?" he asked.

"Nothing," said Mary,⁴⁰ and bit her lip. There was no further explanation. On the way home, Joe became desperate.

"Mary," he asked⁶⁰ hesitantly as he stopped the car in front of her house, "you aren't mad because I took the job of running that⁸⁰ roundhouse engine?"

There was a long silence; in the moonlight, Joe saw her eyes tighten and her lips tremble. Suddenly,¹⁰⁰ she pounded her clenched fists against her knees.

"Oh, I don't care if you don't like to run a passenger engine, Joe. They¹²⁰ haven't got any right to make fun of you!"

"Who said I didn't like to run a passenger engine?"

"Kent Mason."¹⁴⁰

"Oh." Joe saw a lot now. "He told you all about it, eh?"

"Yes."

Joe moved closer. "Listen," he said quietly. "Isn't¹⁶⁰ it better to have something sure these days? Your job ain't very safe on a regular run."

She raised her hands, staring¹⁸⁰ at the palms.

"Kent Mason says that no self-respecting engineer that's ever been on the main line would take the job²⁰⁰ you've got."

That hurt. But Joe Bardwell managed to laugh.

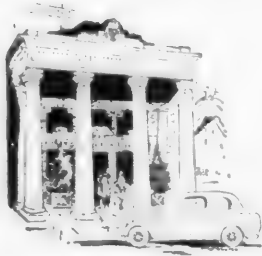
"Sure; that's why I took it."

"He says you don't like to open up the²²⁰ throttle since you hit those cattle in the blizzard last winter, out by Tolstoi."

"Oh, did he?" Joe Bardwell said it with a²⁴⁰ whitening of the lips, followed by a long silence. She turned to him.

"Joe, you've acted so queer lately. Oh, I know²⁶⁰ you're not yellow—I told him to his face you weren't. But you used to be so enthusiastic about your run.²⁸⁰ Now you give it up for a dinky old engine that nobody else will be bothered with."

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Arthur L. Race, Managing Director

Slowly she added,⁸⁰⁰ "Everybody's kidding me; even the girls."

"Kent Mason started that, too."

"No, he didn't. Nobody can understand³²⁰ it." Her voice broke. "Oh, I was so proud of you, Joe. I told everybody that if anybody was sent³⁴⁰ from here to the Power Show in Chicago, it'd have to be you."

Joe rubbed a hand on the worn steering wheel.³⁶⁰ Finally he said, "Maybe we'll just have to let things work out, Mary." Then, when he had taken her to the door, "I won't³⁸⁰ have as much time off on this new job as when I had a run. I'll drop around when I can."

Joe was a young man; alert⁴⁰⁰ brawniness and a misstatement of his age had helped tremendously in the long fight for eligibility.⁴²⁰ Then, with the depression, earnings on the C. O. & L. A. had dropped; old engineers, stepping down from crack runs,⁴⁴⁰ had displaced younger men, and these in turn had "bumped" still others, in steady retrogression. Joe had known that the bumping⁴⁶⁰ process was about to hit him. To him, this job at the roundhouse, which even yard-hoggers had passed up, meant⁴⁸⁰ delivery. Idleness would eat into his store of savings; far better that he be taunted and misunderstood⁵⁰⁰ than to wreck a precious nest egg, upon the growth of which he depended for the courage to ask Mary an⁵²⁰ exceedingly important question. If traffic improved, he could bid in a run again; he felt certain of that.

A⁵⁴⁰ small crowd of shopmen, enginemen, firemen, and others stood to the right of the roundhouse when Joe approached; Bardwell saw⁵⁶⁰ that Bill Nugent, the roundhouse foreman, was there too. All seemed highly interested in the ancient piece of motive⁵⁸⁰ power which Joe had chosen to pilot.

Old, neglected, of the vintage of 1895, steam leaked⁶⁰⁰ from a dozen places that should have been steam-tight; the cab windows, set high over the drive wheels, emitted wisps of⁶²⁰ it, like the open door of a Chinese laundry. Even Joe Bardwell, defiantly her protector, could not blind⁶⁴⁰ himself to the fact that, as an engine, Geisha Girl was distinctly in her autumn.

That, in fact, was her sole reason⁶⁶⁰ for existence. Of a type now nearly extinct, Geisha Girl continued to live only because of her⁶⁸⁰ economical operation. Her water tank lay across her boiler, like a sheep-herder's bedding roll on a⁷⁰⁰ pack horse. She carried no tender, as such—only a coal bunker set on small trailing trucks and all a compact part⁷²⁰ of the engine itself. Within her cab there was no such thing as a deck and apron, as exists with larger motive⁷⁴⁰ power. Stoking the little coal she used was a cramped operation, like shoveling fuel from a scuttle⁷⁶⁰ into an old-fashioned cannon-ball stove. There was little beauty about Geisha Girl.

But she was short on over-⁷⁸⁰all length, a little more than thirty-four feet from her footboard to her rear coupler, and that was her salvation—when⁸⁰⁰ a dead giant needed hauling from the cinder pits into the roundhouse, or changing to a different stall, it⁸²⁰ was Geisha Girl, chugging and steaming, that could accomplish the task. She was short enough to edge onto the roundhouse⁸⁴⁰ turntable with the monster for which she acted as a sort of chambermaid; no other switcher was capable⁸⁶⁰ of this.

In her off moments, she hauled coal to the stationary boilers, or hustled engines to and from the dead⁸⁸⁰ line, or answered a call from the yardmaster's office for odd jobs too menial for better power. An outcast,⁹⁰⁰ she occupied the same position as a plug horse at a race track, and her driver was forced to the same lowly⁹²⁰ plane in the eyes of men who daily jockeyed the tremendous passenger "hogs" over their runs on the main line.

"What's⁹⁴⁰ wrong with her?" asked Joe Bardwell.

Bill Nugent started a diagnosis: "The hostler started to take her out of her⁹⁶⁰ stall this morning; noticed her side rods clanked pretty bad."

"Any worse than usual?" asked an engineman.

"You fellows⁹⁸⁰ run along," snapped the foreman. Again he turned to Bardwell. "Then the hostler sees a driver out of line. So he had¹⁰⁰⁰ the boys take off the side rods. When they did that, the wheel dropped off—she's gone ten years beyond her scrapping time; you know how¹⁰²⁰ old iron breaks."

The next morning, Geisha Girl was returned to service with a new axle, a slab of grease, and a few¹⁰⁴⁰ slices of dope, plus the loud-voiced blessings of the entire shop crew. Joe Bardwell took it grimly. Then, without¹⁰⁶⁰ answering their gibes, he climbed into the dinky cab for his long-nosed can of valve oil and began a deliberate¹⁰⁸⁰ inspection of his engine. Kent Mason passed.

"Just figured this whole thing out," he said deservingly to the gang. "He's¹¹⁰⁰ getting her ready for the Power Show in Chicago."

A wave of heat shot through Joe Bardwell's veins; he longed to forget¹¹²⁰ the danger of demerit marks and make his fists say what his lips could not. Just then the roundhouse foreman appeared, to¹¹⁴⁰ weaken the yaps of laughter.

"Well," he grunted, "at least there's somebody takes an interest in his work around this rust-¹¹⁶⁰ heap."

It gave Joe Bardwell needed strength. He looked up, allowing his oil can to drip unheeded.

"I'm going to make¹¹⁸⁰ an engine out of her, sir," he said.

Bill Nugent grinned.

"All right, kid," he said in friendly fashion, and walked on. The crowd¹²⁰⁰ of taunters sought vainly for new thrusts, and at last moved away. There would be other opportunities. In fact, they¹²²⁰ began the next day, when Joe Bardwell showed up in the roundhouse for a heavy supply of valve packing.

It had become¹²⁴⁰ a mild obsession with him, this rehabilitation of Geisha Girl. In the odd moments, when the roundhouse¹²⁶⁰ foreman was not yelling for him to take 4042 over to the back shops, or the stationary¹²⁸⁰ engineer was not squawking for coal, he began the endless task of packing valves, or a survey of the hundreds¹³⁰⁰ of things necessary to raising Geisha Girl above the status of a wheelbarrow.

One day Joe appeared with¹³²⁰ an order for new piston and valve rings. While the task of adjusting them was being grudgingly accomplished by¹³⁴⁰ the shop force, Joe Bardwell, with a tool kit of his own, clambered into the pit, to set up her driving-box wedges; this¹³⁶⁰ done, she would sound a little less noisy than a chariot on a cobblestoned street.

But there was a heartbreak to¹³⁸⁰ it all, nevertheless. Mary had called up again the night before and asked him why he had not been around. And¹⁴⁰⁰ when he had fenced, with an excuse of being too busy, she had said coolly that she had heard something about his¹⁴²⁰ activities.

Just when he felt the worst about it, Joe climbed out from beneath his ancient charge and looked about him.¹⁴⁴⁰

Suddenly he turned and walked to where two mechanics' helpers were growling at the removal of a rust-stuck bolt.¹⁴⁶⁰

"Listen, fellows," he begged, "do a good job on her, will you?"

That went everywhere around the yards, just as all the¹⁴⁸⁰ rest of Joe Bardwell's doings had traveled of late. Then a car checker became poetic and, in peg-legged verse, wrote¹⁵⁰⁰ a lyric about Joe Bardwell and his Geisha Girl.

That night Mary called up. Her voice didn't sound natural.

"Joe,"¹⁵²⁰ she asked, "won't you please come over and see me?"

"Why?" He swallowed hard when he asked it.

"Please, won't you? I've been talking to¹⁵⁴⁰ Dad. He says it might be fixed up for you to go back to your old run."

"I ain't asking anybody for help."

"But¹⁵⁶⁰ you don't understand, Joe. He's got a tip that they're going to send that big 9005 that you used to run to¹⁵⁸⁰ the Power Show. Don't you see? If—"

"Thanks, Mary," said Joe Bardwell huskily. "That's swell. But I am sticking with Geisha¹⁶⁰⁰ Girl." Then he stumbled upstairs to his room.

(To be continued next month)

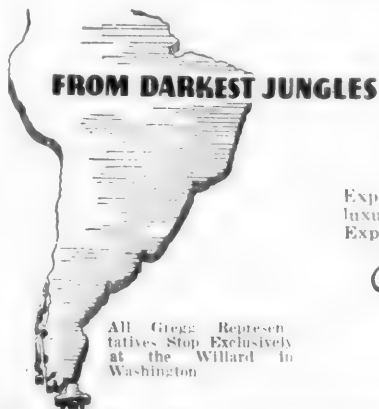
The Story of an Alley Cat

By Daisy M. Beil

J. Sterling Morton High School, Cicero, Illinois

(Written especially for use with Chapter One)

He came in our gate a dark rainy day in May. Arlene named him Laddie. He lived in the alley



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that was at the²⁰⁰ rear of the mill. He was thin, and he was not clean. He needed milk and cream. Anna was eager to get them, but he¹⁰ would not come to her. Then what did Mary and Amy take to that alley cat at the gate? Ham and cake! But a cat⁶⁰ will not eat ham and cake. Ted came by and made Laddie take the milk and cream that Anna could not get him to eat. Then⁶⁰ Dick came with meat and an egg and more good clean milk. Laddie was *living* well. Where could he eat like that? Not in the alley.¹⁰⁰

At that time, a great dark gray cat came to the alley. Then other *cats* came, too. They meant to remain there. This gray¹²⁰ cat was going to attack Laddie and the other *cats*. The other *cats* hid. They would not meet him, but little Laddie¹⁴⁰ was game. He had an air of glee. He could rid the alley of that gray cat. He would trick him to come where it was¹⁰⁰ dark; then he would make a wreck of him. Laddie meant to kill the gray cat. My, what a grim game that was! In time, the career¹⁸⁰ of the dreaded gray cat was ended! Then Dick kicked the dead cat into the glen and had Ray take it to the lake.²⁰⁰

Carl had Laddie come in and get more milk and meat. Laddie *liked* that. But he was eager to get the cream that Dick could²²⁰ get. That cream was great!

When he had all he could eat, he was ready to

go to the ragged hay rack and lick his *legs*²⁴⁰ and head clean. When he was clean, he lay in the thick hay and had a dream. In his wrath he was killing a rat a minute!²⁶⁰

Of a truth, Laddie was a gay cat! He was clean; he had all *he desired* to eat; the dark gray cat was dead. He²⁸⁰ could see the cattle in the lane and hear the creek as it ran by in the green glen. He did not glare any more, but greeted³⁰⁰ all with a gleaming glance that meant that he was being well treated.

He was not an alley cat any more. He³²⁰ hated to be in the alley. He was Arlene's cat, but he *liked* Mary and Anna and Carl and Dick. They were good³⁴⁰ to him. They would not *trade* him for any cat in the country. (351)

Another "Three Bears" Adventure

By Sister Mary Mileta

Rosary High School, Bozeman, Montana

(Written especially for use with Chapter Two)

Harry Smith and Ray Hill were two good pals. They liked to camp in a little cabin named Happy Inn. The cabin was²⁰ in a shady valley in a big park. Back of the cabin was a pretty little stream. Not far from the camp was⁴⁰ a lake in which there were many fish. Their plan was to stay at the cabin eight days. Mrs. Smith gave them bread, meat, eggs⁶⁰ and apples. Mrs. Hill gave them crackers, cake, beans, and tea. The two lads left at six in the morning. They reached the cabin⁸⁰ after a half-day trip over the trail. They sat in the shade for a time and then ate something. After this they¹⁰⁰ put the bread and meat in the middle of the table, but they put the eggs, apples, and beans in the cellar. They packed¹²⁰ the tea, cake, and crackers into cans.

Next they raced to the lake to fish. Ray got three fish and Harry got two. After¹⁴⁰ a sail over the lake and back again, they hurried to the cabin.

OFFICE ROUTINE

By Harley Sim

[Pp. viii + 152, 5" x 7 1/4", uncut; cloth bound. Price, postpaid, \$1.50 - - -]

This book is a comprehensive account of the field of office practice. It was written by an office employee from an employee's viewpoint. The book is for reading and reference—it is not a textbook.

D'ALROY & HART

500 N. Nineteenth Street, St. Louis, Mo.

When they were almost there, they *became* aware¹⁶⁰ of something going on in the cabin. They could hear it. But soon all was still again.

Harry said, "I forgot to¹⁶⁰ fix the latch. Anyone could get in."

"What can it be? Nothing ever happens here," said Ray.

But something was the matter.²⁰⁰ They crept to the cabin. Ray risked a peep and then began to laugh. Harry peeped, also, and then laughed, too. There were²²⁰ three bears in the cabin: Mr. Bear, Mrs. Bear, and Baby Bear. They were eating the bread and meat.

"They think this is²¹⁰ a party," said Ray.

"I guess it is a real feast for them," said Harry.

After the bears had seen the two lads they scampered²⁰⁰ to their den. Ray and Harry had a real vacation even if they did not have any bread and meat. They ate²⁵⁰ crackers instead of bread and fish instead of meat. They did not fear because the bears in the park were tame. (298)

The Daffodil Club Has a Sale

By Daisy M. Bell

J. Sterling Morton High School,
Cicero, Illinois

(Written especially for use with Chapter Three)

What a fix! Here they were, the girls of the Daffodil Club at the beginning of the fall season without any²⁰ money in the cash box! They must begin to plan something immediately—a dance, a play, or perhaps a sale.⁴⁰ "A sale! That's it!" said Thelma. She thought they could make a heap of money, and most people would like a sale. So a notice⁶⁰ went to all the girls to meet at the home of Garnet Dean to talk about some scheme to raise cash.

Every one⁸⁰ wanted a sale, but what could they sell? After much joking and laughing, Henrietta said she thought a bakery¹⁰⁰ sale would be the thing, but this was soon thrown over as a crazy plan, as not one of them could bake anything that¹²⁰ would be fit for a sale. Then Martha thought a doll sale would appeal to a good many people. The more they talked about¹⁴⁰ it, the more the club began to be heartily in favor of a doll sale. Here was a chance for each girl to¹⁶⁰ show what she was able to vision and fashion.

But where would they have such a sale? What place could they get that would have¹⁸⁰ a pretty setting? Then it must be a store on the first floor, where many people would be passing in a day. Silva²⁰⁰ thought that the Tip-Top Hat and Dress Shop would be a lovely place, and it was in such a good section of the city,²²⁰ too. The girls were glad that Silva thought of the Tip-Top. That would be the place, if they could get it, and Miss Tracy²⁴⁰ could spare the space for the dolls.

"I think Miss Tracy will be glad to have our sale

in her shop," said Clara. "It would be²⁶⁰ a good 'ad' for her hats and dresses."

A committee was hastily named to see about the details of the sale.²⁸⁰ There were to be big dolls and little dolls, dolls for the city, dolls for the country, dolls of all *trades* and nations, dolls³⁰⁰ for every one. The girls worked until late every evening, getting ready for the sale. Nor did the task grow³²⁰ dreary to them. Every day was a happy, busy day. Every minute of spare time was employed.

On the³⁴⁰ first of the month everything was ready. The store was almost too small for the load of dolls brought in. The girls asked³⁶⁰ the keeper of the Hat and Dress Shop to help them place the dolls so that they could be seen from the road. Then the people³⁸⁰ began to stray in. They came and came until there was hardly a chance for another one to get into the small⁴⁰⁰ shop.

What a sale it was! The baby dolls were easily the first to go; then the big workmen dolls in overalls⁴²⁰ and caps. The Eskimo and Negro dolls went next. What a hit the doll nurses made, with their clean linen dresses and⁴⁴⁰ little caps! The stately doctor and army dolls were much sought after. Some people ordered dolls to be made for them;⁴⁶⁰ several phoned for dolls that they would call for later, as they wanted the first pick. The sale was bigger than the club⁴⁸⁰ had thought possible.

It did seem as though the whole city was there! There were people from hotels, homes, offices, stores,⁵⁰⁰ and colleges to get those lovely dolls that every one was talking about. Many folks came in autos from⁵²⁰ their country places. Children were urged to come, and they came in droves. Many of them had earned money to get the dolls⁵⁴⁰ they wanted. Such a happy sale! Before the day was half over the dolls were nearly all gone!

The people praised the⁵⁶⁰ club for its good work and agreed that the sale was socially a great affair. The Hat and Dress Shop was also able⁵⁸⁰ to make some specially good sales. The girls of the Daffodil Club were very much amazed at the money they⁶⁰⁰ had made and went home feeling that nothing had been omitted to make their sale something to think about for months to come. (620)

Actual Business Letters

From the winning sets submitted in the last Gregg News Letter Contest by Lois Ledger, Massillon, Ohio; Lorraine F. Dahis, Glenolden, Pennsylvania; and Mariam Patterson, Alameda, California.

Mr. William Davis
456 South Avenue
Cambridge, Ohio

Dear Sir:

Please find herewith²⁰ renewal of policy expiring April 3, giving you \$600 Fire and Theft Insurance on your⁴⁰ Chevrolet touring car for one year.

We trust all will be found correct and satisfac-



Announcing—

THE FOURTH ANNUAL
VENUS-VELVET
SHORTHAND CONTEST

ONCE again the American Pencil Company gives Gregg shorthand students an opportunity to test their shorthand penmanship . . . to put theory into practice.

The fourth annual shorthand penmanship contest features the most efficient pencil ever made for stenographers—the Venus-Velvet No. 3555, with handy disc-shaped typewriter eraser and the famous smooth-writing, longer-lasting "colloidal" lead.*

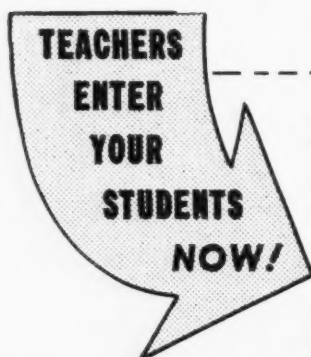
The contest is open to all writers of Gregg shorthand in student groups of ten or more contestants . . . without entrance fee.

PRIZES for TEACHERS and STUDENTS

Three beautiful silver cups will be awarded for permanent possession to the three Gregg teachers representing public, private, and parochial schools who send in the best groups of papers.

Cash prizes for students, totalling \$100.00, will be awarded to the writers of the fifty best papers submitted in the contest. In addition to the cash prizes, all writers of meritorious papers will be awarded Certificates of Merit.

Why not ask to have your class entered in this interesting penmanship contest? It's lots of fun . . . and, besides, you may win one of the valuable cash prizes. Urge your teacher to mail the coupon today for entry blank, copy of rules, and other contest material. The contest closes December 5, 1935.



AMERICAN PENCIL COMPANY

(For use of Teachers only)

American Pencil Company,
Hoboken, N. J.

Please send me entry blank and copy of rules for your VENUS-VELVET Shorthand Contest, together with.....copies of the contest material so that I may supply them to my students. There is to be no charge or obligation for this service.

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* U.S. Pat. No. 1,738,888



When buying Venus-Velvet Pencils please mention the Business Education World.

tory, in which case the⁶⁰ premium of \$10.50 can be paid any time within the next thirty days.

Very sincerely yours, (80)

Dr. Samuel E. Schwartz

7341 Pine Street

Philadelphia, Pennsylvania²⁰

Dear Doctor:

In buying an automobile, quality usually is, and should be, the first consideration.⁴⁰ It is just as important to employ the same "yard stick" and judge insurance by quality rather than⁶⁰ mere price.

The financial standing, reputation, and service of an insurance company are most important⁸⁰ factors. Being one of Philadelphia's oldest institutions, our reputation is founded on one hundred¹⁰⁰ and twenty-five years of continuous service to the insuring public.

Local service, no matter how¹²⁰ complete, is not sufficient for the average motorist. Every car owner has a desire at some time¹⁴⁰ or another to see the country and it is when away from home that prompt and courteous assistance makes its¹⁶⁰ best impression. This Company is adequately represented in all parts of the United States and¹⁸⁰ Canada and in most cases the name of its Agent is listed in the local telephone directory under²⁰⁰ the Company's name.

You will find it more economical to buy automobile insurance entirely²²⁰ on the basis of quality and to instruct your Broker to obtain a Fidelity Company policy.²⁴⁰

Yours truly, (243)

Mr. Charles F. Browne

Minneapolis, Minnesota

Dear Mr. Browne:

The insurance policy on your Buick²⁰ car is expiring May 1, and I am enclosing the renewal on this policy in order that your⁴⁰ insurance coverage may be uninterrupted.

It is our desire to look after your interests, and we⁶⁰ are doing this in the hope that it will relieve you of any worry regarding this insurance.

Sincerely yours, (80)

Confessions of a Man Who Camped Out

By BURGESS JOHNSON

(Annotated for use after Chapter Eight of the Manual)

Last summer we went to Maine with a small tent and an *expensive* assortment of *aluminum* dishes and canned²⁰ goods. We *arrived* at the edge of a small pond in good order and *gloried* in our surroundings. Pine forest hemmed us⁴⁰ in and grew to the water's edge, save for a narrow margin of white sand beach at the point we had chosen for

our⁶⁰ camp. *A few feet* away through the woods ran the little narrow gauge railway that had carried us there.

It was early⁸⁰ in the day, but by the time I had unpacked and *erected* the tent, built an oven, and generally *established*¹⁰⁰ residence the afternoon was well under way. We then agreed that my *wife* should pick balsam for bedding while¹²⁰ I unfolded the boat and sought a few fish for supper.

Have you ever used a folding canvas boat? It is¹⁴⁰ necessary to pet and coddle it a little until friendly good will is *established*. This one worked very well¹⁶⁰ while I caught two bass; but as I was attempting to net a third, the boat suddenly folded up again, and I¹⁸⁰ had to swim ashore, towing it with my feet. We had canned beans for supper instead of fresh fish.

My *wife* gathered a²⁰⁰ great heap of balsam and it had a *delicious* smell. The smell of a bed may be one test of its excellence, but²²⁰ there should be other tests. Some of those balsam tips had tough, sharp stems and they *refused* to be reasonable and lie²⁴⁰ down. They *stood* up all night, pointing *desisively* at my tenderest spots.

We had chosen a level bit of ground²⁶⁰ for our tent site. I swear there were no lumps in it. But *three feet* below the surface of the ground, just under the spot²⁸⁰ where I had placed the small of my back, there lay a sharp pointed boulder. During the night that rock worked *gradually*³⁰⁰ up toward the surface until it protruded *two or three feet*, pivoting me on its apex while I slowly *revolved*.³²⁰ Finally I woke up; the protruding rock was certainly still there, though it had hastily *retreated* for³⁴⁰ some distance, and my back was worn almost raw.

That was a hard night. We talked it over the next day and *agreed* to³⁶⁰ a change. We talked first of sending for folding camp cots, but we already had a folding boat, and it seemed to me³⁸⁰ wiser that we should break that to harness first before attempting new folds.

Then my *wife* had an idea. She now *declares*.⁴⁰⁰ that it was not hers, but she was *proud* enough of it when she first had it. Close by our camp was the soft, clean white sand.⁴²⁰ There was not a stone in it. It would adjust itself to the human form as softly as does a feather bed.

That⁴⁴⁰ day I used the boat three times and it only folded with me once. I caught four fish and got them ashore, and this varied⁴⁶⁰ our diet. We had had beans fried for breakfast. Beans for lunch would have gone to my head. On the whole, things were looking⁴⁸⁰ up. We laughed at the past and that night we merrily made ourselves sandy beds and lay down in them.

Sand is a⁵⁰⁰ *curious* element. For instance, at night it assumes *characteristics* utterly different from those it⁵²⁰ possesses in the daytime when one lolls upon it in a bathing suit under the warm sun. First, it is cold as an⁵⁴⁰ ice box. No matter how hot the day has been it chills you to the marrow bones in less than ten minutes. Second, though⁵⁶⁰ it molds itself softly, it sets, and no persuasion will change it.

I made a wonderful bed for myself. All of⁶⁸⁰ my sharp contours were recognized. But soon one side of me became chilled and in an evil moment I turned over.⁶⁹⁰ Immediately I felt like a left foot in a right shoe. I turned back, but, as the *color* printers say, I failed⁶²⁰ to register accurately. None of my protrusions, and I have many, could find their respective sockets in⁶⁴⁰ the sand. Finally I fell into a troubled sleep, to be awakened later by rain.

Of course we were both soaked.⁶⁶⁰ It was about 1 a. m. and we groped our way to the tent. We had wisely stored a little firewood and there was⁶⁸⁰ the balsam. It made a roaring fire despite the rain.

Have you ever tried to dry yourself at an open campfire?⁷⁰⁰ One side roasts painfully, while the other side freezes. I, for one, was vindictively glad when a young hurricane,⁷²⁰ following the rain, blew down the tent. We started off down the track at 3 a. m. to walk to a hotel five miles⁷⁴⁰ away. There we hired a man to go back for our camp property.

The remainder of our vacation was spent very⁷⁶⁰ pleasantly at the Ogunquamooslequalahasset Inn. We pitched our tent a few yards from the hotel and⁷⁸⁰ our campfire parties were all the vogue. After they were over we would retire to *comfortable* hotel beds and⁸⁰⁰ sleep till morning. (803)

Maxims on Business by John Wanamaker

A wise man is a maker of opportunities. (9)

All the gates of the business world are open to every one. (11)

Underdone work makes underdone and undependable men and women. (13)

If brains constitute qualification for a business man, why not equally so for a woman, who often²⁰ surpasses a man in her intuitions and efforts? (30)

To have failed once is not so much a pity as it is not to try again. (14)

No man on earth is so happy as the man who loves his work and goes home at night with a contented heart because²⁰ of a good day's work well done. (25)

Business capital is good common sense, intelligence, industry, and saved-up money. (16)

September O.G.A. Test

The young men or women who worry about little things experience unnecessary fatigue. They worry²⁰ about incidents that never take place, or when no action can be taken in regard to them.

They think about⁴⁰ them at night when they should be gaining fresh strength to cope with the events of the next day. Something of this "mid-night madness"⁶⁰ still clings to them in the morning, making them nervous and ill-tempered.

You can relieve your mind of the burden⁸⁰ of worry by displacing it with the habit of orderly thinking. When a difficult decision has to¹⁰⁰ be made, give the matter as much attention as it merits and then drop it. Do not pick it up again. until¹²⁰ new facts appear. (123)

Business—Today's Profession

(Key to the June Talent Teaser)

Business is today *the* profession. It offers something of the glory that in the past was given to the crusader,²⁰ the soldier, the courtier, the explorer, and sometimes the martyr—the test of wits, of brains, of quick thinking,⁴⁰ the spirit of adventure and especially the glory of personal achievement.

Making money is⁶⁰ not the chief spur to such men as Dupont, Chrysler, Durant, Filene, Hines, Eastman, Curtis, Gary, Ford, Grace. Money to⁸⁰ them is no more than the guerdon. They engage in business and in the business they engage in because there are no¹⁰⁰ longer any long, slimy, green dragons holding captive maidens in durance vile, no holy sepulchers to be¹²⁰ reft from the infidel, no Pacifics to be viewed for the first time.

Business is today the Field of the Cloth of Gold. (140)

Radio Contest Winners

MORE teachers than ever before participated in the Radio Shorthand Contest broadcast over Station WOR on June 1. Gold Medals were awarded to those teachers who won first place at the various speeds and who, at the same time, submitted perfect transcripts.

The 80-word event, with a perfect transcript, was won by Mrs. Olive E. Shepard, High School, Terryville, Connecticut. Mrs. Carl S. Strony, Y. W. C. A., Newark, New Jersey, won the 100-word event. Sister M. Salesia, St. Peter's Commercial High School, Newark, New Jersey, placed first at the highest speed, 120 words a minute.

Silver medals were awarded for second place to the following teachers: Miss Gladys C. A. Huber, Wadleigh High School, New York City, 80-word event; Miss Mary K. Berlin, James Monroe High School, New York City, 100-word event; and Miss M. Louise Campbell, Oceanside High School, Oceanside, New York, 120-word event.

A 989 per cent Increase

THE record of credentials won by students of Gregg Shorthand through the *Gregg Writer* during the past ten years reveals some interesting and significant figures. For the school year 1924-1925, there were 12,315 awards issued for transcription tests, at speeds ranging from 60 to 120 words a minute. Ten years later, during the school year 1934-1935, the number of credentials issued jumped to 121,849—an increase of 989.44 per cent!